

SUNDAY
APRIL 13, 1997

The Sea Coast Echo

VOL. 106, NO. 30

BAY ST. LOUIS, MISSISSIPPI

SINGLE COPY 50 CENTS

THREE SECTIONS, 24 PAGES

Hope Haven event set for April 26

Hope Haven, the Hancock County home for abused children, is holding its second annual Extravaganza at Casino Magic's Dome Saturday, April 26 at 6 p.m. One person or a group of people will walk away with \$10,000 from the event's drawdown. Only 250 tickets are to be sold for the drawdown. In addition, there will be music by "The Heat," food and cash bar. The event will also feature "Lipstick, Powder & Curls," an all male beauty contest. Extravaganza chairperson, Lois Griffin, acknowledges and appreciates the continued support of the community and various organizations, however, she stresses the importance of the Extravaganza, as it is the home's main fund raiser.

"Hope Haven is the only independent, non-profit shelter in the state of Mississippi that is not sponsored by the county or operates under a larger umbrella agency," said Griffin.

Harrison and Jackson counties have county sponsored shelters, however, there is no such facility in Ocean. A group of community leaders saw the need for a shelter and created Hope Haven. Griffin said the shelter is now open and is looking for more volunteers.

Committee seeks beach monitor

BY ED LEPOMA

The chairman of the reactivated Sand Beach Committee plans to ask Hancock County supervisors to hire at least a part-time consultant to monitor beach erosion and the seawall.

John Scafide made the comments after consultants met with some of the 15-member committee Wednesday night to

discuss maintenance of the beach and seawall.

The seawall, which was constructed in segments beginning in 1915, stretches 11.5 miles from its beginning at the tip of Cedar Point in Bay St. Louis to its end at Bayou Caddy.

"I will recommend to the board that we hire an expert to develop specific maintenance and practices on the beach. We

really need someone (at least part-time) to monitor the situation.

"It's in the public interest that we provide as much protection to the beach and seawall as possible," said Scafide.

In his written report to the committee, Bill Mitchell, president of Brown and Root, said, "It is obvious the seawall and beach are a valuable asset of

the county." He estimated beach renourishment costs approximately \$100 a linear foot, while the seawall replacement would cost 12 to 15 times that price." Mitchell said the beach actually serves "as a sacrificial or passive structure to cost-effectively protect the seawall."

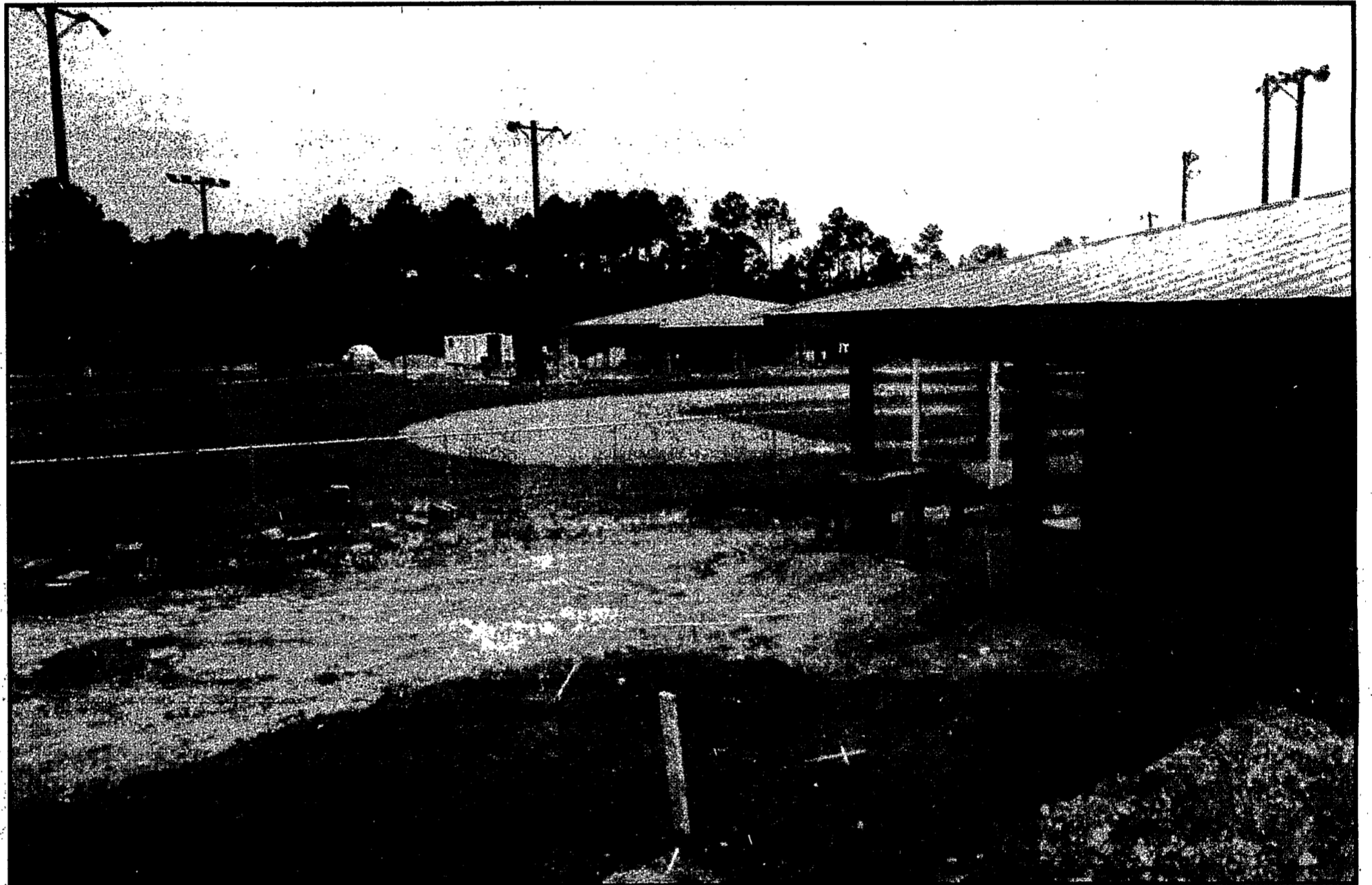
Mitchell said based on parking facilities, land-based commercial property, public piers

and the Master Plan, someone needs to determine the areas of beach that must be maintained for recreational beach users.

The areas agreed upon should be cleaned, raked and leveled during the tourist season (April through September), according to Mitchell.

"The efforts on the remainder

BEACH—PAGE 6A



Finishing for opening day

Opening ceremonies for the new Bay St. Louis baseball complex are set for May 3. Over 450 children have registered to play on 38 teams, including T-ball and girls slow-pitch softball. (Echo staff photo by Richard Meek)

New Bay baseball complex to open

BY BETSY GAGNET

The school year is winding down and that means the baseball season is warming up.

May 3 is the date set for the opening ceremonies at the newly constructed baseball complex in Bay St. Louis.

The complex will be equipped with seven playing fields of various sizes, one concession stand and a pavilion with restrooms.

Both the pavilion and the concession stand are built of split-faced cinder block which will be sealed with a "graffiti

area leagues.

"We are going to be two weeks behind everyone else, but we will be able to make that up," he said.

Construction was initially held up when debris such as old tires was found at the site.

Environmental testing was required which caused delays of at least two months, Vanney said. The sight was eventually given a clean bill of health environmentally.

Compounding the problem were weather delays.

"When you're doing dirt work, the rain is a killer," Vanney explained.

Mayor Eddie Favre said the original plan to have the facility ready for the 1996 season was very optimistic.

Once the environmental de-

lays came up and it became clear the project was not going to be completed for the 1996 season, Favre said a decision was made to split construction between the fields and the con-

BASEBALL—PAGE 6A

County to beautify roads

BY ED LEPOMA

Hancock County supervisors have given the green light to a proposal to adopt a two-year plan for planting wildflowers along county rights-of-ways and at the entrance of subdivisions.

Bay St. Louis resident Janet Dudding said she discussed the proposal with Road Department chief Dewey Bobinger, who sat beside her at the meeting, and he endorsed it.

Dudding said the plan could save time and money expended by county work crews which cut the grass.

"Instead of intensive mowing, they might be able to cut down to mowing some areas only twice a year," said Dudding.

Dudding said she has talked with the Mississippi Department of Transportation and that agency might be providing planting equipment and seeds.

Some of the areas targeted for planting include the Kiln, DeLisle Road, Firetower,

ROADS—PAGE 6A

TIDES

Mon.	5:43 p.	6:52 a.
Tue.	6:46 p.	5:41 a.
Wed.	7:54 p.	6:20 a.
Thur.	9:14 p.	6:47 a.
Fri.	10:51 p.	6:54 a.
Sat.	12:06 p.	6:35 a.
		7:04 p.

"We are going to be two weeks behind everyone else, but we will be able to make that up...When you're doing dirt work, the rain is a killer...When we did the project, the whole thing was bid out and it got scaled back."

Bay St. Louis Director of Public Works
Ron Vanney

proof spray," said Ron Vanney, Director of Public Works.

Each field has a sprinkler system and is individually lighted, and all wiring is underground.

"We are looking for a maintenance free facility," Vanney said.

The project is over one year behind schedule and this year's season will begin behind other



Collapsed seawall

The U.S. Army Corps of Engineers is expected to let a contract soon to repair 850 feet of seawall running north to Cedar Point. The importance of maintaining the sandy beach and the seawall were discussed this week by the recently revived Hancock County Sand Beach Committee. (Echo staff photo by Richard Meek)

OBITU

JESSICA C. BIGGS
ESTHER KINGSTON
NANCY DEDEAUX
KENNON
ANNA LOUISE NORDIN
EARL L. OWEN
JOHN L. PERROT SR.
HARRIS PETERS
BERTHA SCOPER
LAUREN J. SONIER
KATHERINE M. TAYLOR
JAMES WILLEMET JR.
JOHN E. WITTER JR.
PATRICIA A. WYNNE

JESSICA C. BIGGS
 Ms. Jessica C. Biggs, 26, of Bay St. Louis, died Wednesday, April 9, 1997, in Bay St. Louis.
 Ms. Biggs was sent from Edmond Fahey Funeral Home in Bay St. Louis to Lewis and Glenn Funeral Home in Salida, Colo., for services and burial.

ESTHER KINGSTON
 Mrs. Esther Kingston, 77, of Bay St. Louis, died Monday, April 7, 1997, in Bay St. Louis.
 Mrs. Kingston was a native of Lakeshore and a member of Clermont Harbor Methodist Church.

She was preceded in death by her husband, Joe Kingston; two brothers, George O'Farrell and Harvey O'Farrell; and a sister, Lillie Mae Ladner.

Survivors include: a son, Joseph Kingston Jr. of Bay St. Louis; three daughters, Rosanne Engelhorn of Pass Christian, Sandra Goodwin and Lisa S. Fitch, both of Bay St. Louis; a sister, Mildred Savard of Perkinston; eight grandchildren and three great-grandchildren.

Funeral services were conducted Friday at Edmond Fahey Funeral Home in Bay St. Louis. Burial was in Gardens of Memory Cemetery in Bay St. Louis.

NANCY DEDEAUX
KOENNON

Mrs. Nancy Dedeaux Koennon, 69, of Gulfport, died Thursday, April 10, 1997, in Biloxi.

Mrs. Koennon was a native of Wiggins and a homemaker. She was a Baptist.

She was preceded in death by her husband, George Koennon; her parents, Ida Mae and Homer Dedeaux; a brother, Herbert Dedeaux.

Survivors include five sons,

Fred Duprey Jr. of Bay St. Louis, Kenneth Duprey of Long Beach, Jerry Duprey of Vancleave, Michael Duprey of Gulfport and James Duprey of Washington, D.C.; a daughter, JoAnn Dubuison of Biloxi; two brothers, Hubert Dedeaux and Homer Dedeaux, both of Gulfport; 19 grandchildren; and nine great-grandchildren.

A service was held Saturday from Riemann Funeral Home in Gulfport with burial in the New DeLisle Cemetery.

ANNA LOUISE NORDIN

Mrs. Anna Louise Nordin, 32, of Bay St. Louis, died Tuesday, April 8, 1997, in New Orleans.

Mrs. Nordin was born in Tokyo, Japan. She was a Catholic.

Survivors include a son, Rodney Joseph Necaize Jr. of Bay St. Louis; two daughters, Jessica Nichole Nordin and Amanda Nicole Nordin, both of Bay St. Louis; her parents, Harry Marion Peters Sr. of Bay St. Louis and Margaret Ann Langston of Thayer, Mo.; a brother, Harry Marion Peters Jr. of Jacksonville, Fla.; two sisters, Annette Marie Alley of Oxford, Miss., and Victoria Lynn Taylor of Bush, La.

A Prayer Service was conducted Saturday at Edmond Fahey Funeral Home in Bay St. Louis, followed by a private burial.

EARL L. OWEN

Earl L. Owen, of Bay St. Louis, died Wednesday, April 9, 1997, in Bay St. Louis.

Arrangements are incomplete at Edmond Fahey Funeral Home in Bay St. Louis.

JOHN L. PERROT SR.

John Louis Perrot Sr., 64, died Thursday, April 10, 1997.

Mr. Perrot was a native of New Orleans.

He was the husband of Patsy Favre Perrot; father of Susan P. Maone, John L. Jr. and Sandra E. Perrot of Bay St. Louis; grandfather of Brianne and D. Michael Maone, John L. Perrot III and Brooke Perrot; brother of Mary Thornton, Charles and Elwin Perrot, Elizabeth Matthews and the late Audrey Glover, Alicia Miller and Yvonne Guilbeau, Patricia Sprouse and Edward Morlier; and son of the late Charles Perrot and Elizabeth Cortie.

Visitation will be Sunday, April 13, 7-10 p.m. and Monday, April 14, after 10 a.m. at Jacob Schoon & Son Funeral Home, 527 Elysian Fields Ave. in New Orleans. A Funeral Mass will be celebrated Monday at noon the funeral home chapel.

HARRIS PETERS

Harris H. Peters, 59, of Pass Christian, died Friday, April

11, 1997, in Bay St. Louis. Arrangements are incomplete at J.T. Hall Funeral Home in Gulfport.

BERTHA SCOPER

Mrs. Bertha Scoper, 87, of Pass Christian, died Monday, April 7, 1997, in Pass Christian.

Mrs. Scoper was a native of Cuevas. She retired as a licensed practical nurse and had worked at Memorial Hospital at Gulfport. She was a member of First Baptist Church in Pass Christian and was honored for teaching Sunday school for more than 45 years.

She was preceded in death by her husband, Vincent G. Scoper Sr.; a son, Gerald Lee Scoper; five brothers, George Scarborough, William Alton Scarborough, Freddie Scarborough, Oliver Scarborough and J. D. Scarborough; and a sister, Gladys James.

Survivors include two sons, Vincent G. Scoper Jr. of Laurel and Gordon Scoper of Baton Rouge; a sister, Clara Woodcock; four half-sisters, Myrtle Scarborough, both of Pass Christian; Betty Allen of Montgomery, Ala.; Rachel Deahong of Niceville, Fla.; and Willie Ann Scarborough of Gulfport; seven grandchildren and five great-grandchildren.

Visitation was Thursday evening at Riemann Funeral Home in Pass Christian. Services were conducted Friday at First Baptist Church in Pass Christian. Burial was in Allen Cemetery in Long Beach.

LAUREN J. SONIER

Mr. Lauren Joseph Sonier, 60, of Pass Christian, died Tuesday, April 8, 1997, in Pass Christian.

Mr. Sonier was a native of Biloxi and a former resident of Waveland. He was a member of St. Clare Catholic Church in Waveland.

He was preceded in death by his father, Dominick Sonier.

Survivors include three daughters, Sylvia S. Berry of Foxworth, Miss., Melissa M. Sonier of Alexandria, Va., and Laurie J. Mauroner of Bay St. Louis; his mother, Lillian Sonier of Bay St. Louis; a brother, Norman J. Sonier of Bay St. Louis; a sister, Norma S. Briggs of Clermont, Fla.; and two grandchildren.

Visitation was Thursday at Edmond Fahey Funeral Home in Bay St. Louis. Mass was celebrated Friday at St. Clare Catholic Church in Waveland. Burial was in Waveland Cemetery.

KATHERINE M. TAYLOR

Mrs. Katherine Marie Kendrick Taylor, 27, of Pass Christian, died Sunday, April 6, 1997,

in Pass Christian. Mrs. Taylor was a native of Houston, Texas, and a member of Annunciation Catholic Church in Kiln.

Survivors include her husband, Frank Henry Taylor of Pass Christian; two sons, Nikko Christian Vaccaro of Pearl River, La., and Matthew Steven Taylor of Pass Christian.

A Memorial Mass was celebrated Friday at Annunciation Catholic Church.

The family prefers memorials to the Matthew Steven Taylor Trust Fund c/o Hancock Bank.

Edmond Fahey Funeral Home in Bay St. Louis was in charge of arrangements.

JAMES WILLEMET JR.

James N. Willemet Jr., 72, of Diamondhead, died Thursday, April 10, 1997, in Hattiesburg.

Mr. Willemet was a native of New Orleans and a longtime resident of Diamondhead where he was a member of St. Thomas Episcopal Church. He was a member of National Electrical Contractors Association, member of Square and Compass Lodge 417, Kenner, and Past Master member of Diamondhead Men's Golf Club. He was former chairman for Bridge House and Krewe of Mid City, and a veteran of World War II serving in the U.S. Navy.

He was the father of the late George W. and Robert A. Willemet.

Survivors include his wife, Merle B. Willemet of Diamondhead; sons, James N. Willemet III of New Orleans and Stephen S. Willemet of Slidell; and stepsons Marcus Dale Buckley, Ronald Keith Buckley and Paul Dean Buckley, all of Jackson; an aunt, Ora Natal of West Palm Beach, Fla. and four grandchildren.

Visitation was Saturday evening at Riemann Funeral Home in Bay St. Louis. Funeral services with Masonic Rites will be conducted today at 2:30 p.m. at Riemann Funeral Home chapel, Bay St. Louis. Burial will be in Gulf Coast Cemetery and Mausoleum in Bay St. Louis.

JOHN E. WITTER JR.

John Edwin Witter Jr., 63, of Waveland, died Monday, April 7, 1997, in Waveland.

Mr. Witter was a native of Toledo, Ohio.

He was preceded in death by his parents, John Edwin and Ruth McIntyre Witter Sr.

Survivors include his wife, Mrs. Dianna L. Witter of Waveland; a son, Eric J. Witter of Mansfield, Ohio; two daughters, Gail Baumline of Mansfield,

and Lianne Pereira of Mesquite, Texas; a sister, Joan Snavely of South Hamilton, Mass.; and four grandchildren.

A Memorial Service was conducted Saturday at First Baptist Church of Waveland.

The family prefers memorials to the memory of Eugene and Dean Snavely, Hamilton and Wenham Youth Basketball Inc., c/o Recreation Department, South Hamilton, MA 01982.

Edmond Fahey Funeral Home in Bay St. Louis was in charge of arrangements.

PATRICIA A. WYNNE

Mrs. Patricia A. Wynne, 72, of Gulfport died Thursday, April 10, 1997, in Gulfport.

Mrs. Wynne was a native of Isabel, S.D., and moved to the Coast in 1973. She was a member of St. James Catholic Church and a retired nurse.

She was preceded in death by her husband, George M. Wynne; her parents, Raymond and Lucy Riley Pinnell; and a brother, John Pinnell.

Survivors include two sons, Michael R. Wynne of Aurora, Colo., and Kevin Wynne of Perkinston; seven daughters, Mrs. Shelia Nelson of Wiggins, Mrs. Ellen Lorenzana of Gulfport, Mrs. Susan Cameron of Carriere, Mrs. Robert Reeves of Perkinston, Mrs. Theresa Bowman of Denham Springs, La., Mrs. Elizabeth Richard of Pass Christian and Mrs. Loretta Camp of Saucier; 23 grandchildren; and three great-grandchildren; a sister, Mrs. Myles (Mary Lou) Nolon of Littleton, Colo.

Visitation will be from 6 to 9 p.m., Sunday, April 13, at Riemann Memorial Funeral Home, Beauvoir Road, Biloxi, with a 7 p.m. Rosary service. A procession will leave the funeral home at 9:45 a.m., Monday, and go to St. James Catholic Church, Gulfport, for a 10 a.m. Mass. Burial will be in St. James Cemetery.

Mammography screening guidelines changed

At the conclusion of its board of directors' meeting, the American Cancer Society voted to recommend that women begin annual mammography screening at age 40. Prior to this meeting the Society's guidelines suggested that women 40-49 could be screened with mammography every year or two.

"The research evidence now tells us that by beginning a program of annual mammography at age 40, women can give themselves the best chance of detecting cancer early, when there is higher opportunity for long-term survival, and more treatment options," said Myles P. Cunningham, MD, national president of the American Cancer Society.

To arrive at its new guidelines, the Society convened a workshop of experts earlier this month to review current data from randomized clinical trials from across the world. The workshop panel also reviewed other means of measuring the effectiveness of mammography screening including increased frequency of early stage cancers detected, the corresponding decrease in late stage cancers being diagnosed, the decrease in tumor size and the spread of cancer to nearby lymph nodes.

"The public debates about mammography screening, especially for women in their 40s, have confused women of all ages and their doctors too," said Marilyn Leitch, MD, a surgical oncologist who chairs the American Cancer Society's Breast Cancer Advisory Committee.

"We are confident that this new guideline is appropriate. It's our responsibility to provide usable and understandable information, not only in the form of a simple guideline, but also about the benefits and the limitations of screening," she added.

For more information on the new guideline, call 1-800-4-A-CAN or visit our website at www.aacr.org.

Governor proclaims Crime Victims' Rights Week

Gov. Kirk Fordice has proclaimed April 13-19 as Crime Victims' Rights Week. Theme for the observance is "Let Victims' Rights Ring Across America."

Various activities are scheduled, including two Thursday, April 17 events in Jackson, a 3 p.m. forum in the Mississippi Department of Transportation Auditorium, 401 North West Street, and a 5:30 p.m. candlelight vigil at Galloway United Methodist Church, 305 N. Congress Street.

Among forum speakers will be Houston (Texas) Felony Criminal Court Judge Ted Poe, who's noted for innovative sentencing techniques. Also during the forum will be presentations of the Amy Clayton Volunteer of the Year Award and Amy Clayton Victim Service Award.

The awards are in memory of a college student who was kidnapped and murdered. The student's mother, Carolyn Clayton, is the founder of Survival Inc.

The candlelight vigil will feature the lighting of 82 candles in memory of crime victims in Mississippi's 82 counties and various speakers.

Many community agencies also will host programs in various areas of the state.

Fordice said that "once violent crime is committed in America every 18 seconds, and 36.9 million Americans are victimized in the United States each year. Of those, 9.9 million are victims of violent crime."

Law-abiding citizens are no less deserving of justice, rights, resources, restoration and rehabilitation than the violent offenders who victimize them."


Public Safety Commissioner Jim Ingram noted that "the crime often is only the beginning of the trauma experienced by the victim. Facing the individual or individuals accused of the crime and relentless cross-examination in the courtroom can substantially increase the pain. Crime victims need ongoing assistance."

Donald O'Cain executive director, Mississippi Division of Public Safety Planning, said that "law enforcement agencies, local health departments and domestic violence and sexual assault coalitions are good sources of information on resources for crime victims. Also, the general public can do much to ease the pain of crime victims by participating in victim assistance organizations and being with the victims as they proceed through the criminal justice system."

COUNTRY LIVING TOO
PERSONAL CARE HOME
 24368 Hwy. 43 S • Poyune • 799-2777

WICKER
 ANTIQUE • RESTORATION • PAINTING
Wicker Gazebo
 23 Years in Business
 3715 Magazine St., N.O. Tel (504) 899-1355

FEEL THE DIFFERENCE



Our chiropractic center offers proven techniques to treat your chronic back, neck and nerve discomfort.

COME IN TODAY FOR A FREE CONSULTATION!

POWELL CHIROPRACTIC CENTER

835 HWY 90
 SUITE 2
 BAY ST. LOUIS
 467-1018

DR. WILLIAM POWELL

"The best time to think about a funeral... is when you don't have to."

— PRE-PLAN —

Pre-Plan both cemetery and funeral arrangements at the finest facility on the Mississippi Gulf Coast.

PROTECTION AGAINST INFLATION
 The service you select is sealed forever at today's prices.

CHOOSE YOUR OWN SERVICE
RELIEVE YOUR LOVED ONES OF EXPENSE AND WORRY

The most complete funeral service on the Gulf Coast. Oldest established and only locally owned and operated funeral home in Hancock County.

- Pre-Need Funeral Planning
- Funeral Insurance
- Cremation Services ... most affordable prices
- Cemetery Park
- Ground Burials
- Mausoleum
- Niche Spaces for Cremation Urns

Edmond Fahey FUNERAL HOME
 110 Nacaise Avenue
 Bay St. Louis, Mississippi 39520
 467-9031

OPEN HOUSE FOR EXPECTANT MOMS

Parents are cordially invited to attend our Open House for Expectant Moms on Thursday, April 17.

Drop in anytime between 6:00 p.m. - 8:00 p.m. in the lobby of The Women's Center of NorthShore Regional Medical Center, 100 Medical Center Drive in Slidell.

Mothers-to-be receive a special gift and a chance to win a bundle of gifts.

RSVP 504-646-5014 by Monday, April 14.

NorthShore Regional Medical Center
 100 Medical Center Drive
 Slidell, Louisiana 70458
 (504) 646-5014

United Way announces 1997 campaign cabinet

Gulfport Attorney Bill McDonough has been selected as this year's campaign chairman by the United Way of South Mississippi (UWSM) Board of Directors. He is with the firm of Bryant and Clark.

McDonough is a member of the United Way Board of Directors and United Way Harrison County Area Operating Committee. He served as co-chair of the 1996 UWSM Harrison County campaign, which was the most successful campaign year in UWSM's history.

McDonough is also president of the Leadership Gulf Coast Alumni Association, past president of the Harrison County Bar Association, Captain, retired, Naval Reserve and is very active with the Coast Chamber.

The UWSM serves the counties of Hancock, Harrison and Pearl River.

Hancock County Campaign co-chairs are Terese Wyly and Suzanne Beatrice. Wyly is an attorney with the firm of Eaton and Cottrell. She is a member of the United Way Hancock County Area Operating Committee and served as co-chair of large firms and corporate remote divisions for the 1996 Hancock County United Way Campaign.

She is a member of Leadership Gulf Coast Alumni Association, Hancock Chamber Board of Directors, director at large for the Mississippi Wildlife Federation, past president of the Hancock County Bar Association and a mentor for the Gulf-

port School District.

Suzanne Beatrice is the employee relations manager for Alcan Cable. She is a member of the United Way Hancock County Area Operating Committee and has served as fund distribution panel co-chair, loaned executive, large firms chair and campaign coordinator for United Way campaign.

Beatrice is a past member of the Hancock Chamber Board of Directors and serves on the board of directors for Christmas in April, Hancock County.

Harrison County campaign co-chairs are Janice Young and Bruce Nourse. Young is the division manager of Century Cellulose. She served as a UWSM loaned executive for the 1996 campaign. Active in many other civic and community activities, Young served on the board of Edgewater Rotary and the board of Kids Voting Mississippi.

She is chair of the Hancock County Expansion of Kids Voting Mississippi, president of the Greater Biloxi Economic Development Foundation and the recipient of the 1997 Century Cellulose Leadership Award.

Because of Century Cellulose's commitment to the communities in which they are a part, Young is also able to work with Christmas in April and the Hancock County Dive and Rescue.

Bruce Nourse is the senior vice president of governmental affairs and compliance for Ca-

sino Magic Corp. and is director of community relations for Casino Magic Biloxi. Casino Magic is the largest donor in UWSM history.

Combining employee and corporate contributions Casino Magic pledged over \$240,000 to the 1996 UWSM campaign. Nourse is a member of the UWSM Board of Directors.

Nourse has over 22 years experience in the gaming industry. He has held numerous pit-related positions in the gaming industry ranging from dealer to boss.

Before joining Casino Magic he was head of the Mississippi Gaming Commission and on the Nevada Gaming Commission for six years. He is the executive officer and director of the Mississippi Gaming Association, on the executive committee for the Mississippi Council of Compulsive Gambling and chair of the executive committee for the Muscular Dystrophy Association of the Gulf Coast.

Pearl River County campaign chair is Stacie Berry, broker and owner of Berry & Associates Realtors. She served as chair for the 1996 UWSM Pearl River County campaign.

Berry is on the board of directors for the Poycune Chamber of Commerce and is involved in numerous civic and charitable organizations in Pearl River County.

United Way raises money for health and human service agencies. Contributions are used to support community needs through programs and services

offered by over 40 member agencies located in Hancock, Harrison and Pearl River counties.

United Way is very pleased to have such a productive and diverse group leading the way for this year's campaign. Because the campaign relies on volunteer support, these chairs are in great need of people like you.

If you are interested in supporting the 1997 campaign in any of the following divisions, call a UWSM staff person at 863-4884 (Harrison County); 467-9501 (Hancock County); 1-800-895-2822 (Pearl River County).

The campaign divisions are: Industry, Commerce, Services, Public/Non-Profit, Gaming/Tourism, Health Care, Banking/Finance, Mail, Marketing, and Kick Off. Thank you for your continued support.

Simply the sweetest deal in town!



Offer valid April 1st through May 15th. **NOW FOR GUARANTEED LOWEST PRICE DELIVERY!** **FREE DELV**

Bayou Jewelers & Watch Repair

Water Tower Plaza, Next to Police Station • 634 Hwy. 90 • Waveland • 466-0425
9:30-5:30 Mon-Fri • 10-4 Sat • Visa & Mastercard

ATTENTION: HOMEOWNERS!

Did You Know You Could Have \$20,000 Or More At Your Disposal, Payable To You!!

180 MONTH TERMS

AMOUNT	PAYMENT
\$20,000	\$192 ⁸⁷
\$30,000	\$289 ³⁰
\$40,000	\$385 ⁷³
\$50,000	\$482 ¹⁷
\$60,000	\$578 ⁶⁰

NO OUT OF POCKET EXPENSE

Up To \$500,000

CONSOLIDATE BILLS

	AMT	PMT
VISA	\$2500	\$200
MASTERCARD	\$2500	\$200
DEPT STORE	\$1000	\$100
CAR NOTE	\$4000	\$500
TOTAL	\$10,000	\$1000
Loan From Us	\$10,000	\$96.43

YOU SAVE

\$903.57 Per Month!

Freedom Financial Services, Inc.

Why deal with an out of state company when we're right here in MISSISSIPPI?

SERVING THE SOUTH SINCE 1991

Hancock Sq. • 835 Hwy. 90
Ste. 10 • Bay St. Louis, MS 39520
(601) 466-6255 • 1-800-964-3093

Markham Bldg. • 2301 14th St.
Ste. 303 • Gulfport, MS 39501
(601) 822-9348 • 1-800-563-3055

Area students participate in environmental workshop

BY ANNA DEMARCO

The fourth annual Mississippi Environmental Workshop was held April 9-10 at Keelsier Air Force Base's Naval Oaks Preserve in Biloxi.

The two-day, 14-school event was attended locally by Bay High School and Our Lady Academy. It was specially designed to teach participants what role they can play in the preservation of the Gulf of Mexico.

The top 25 students from each freshman class were invited to attend the workshop.

"We chose ninth graders because they are not too many years away from becoming voters," Belinda Duke of the Gulf of Mexico Program said. "They may also be elected officials one day."

The workshop's main sponsor, the South Mississippi Environmental and Agricultural Coordination Organization (SMEACO), originally funded this program with seed money from the Gulf of Mexico (GMP) and Mississippi State University, but is now assisted by several corporate sponsors.

The GMP puts on programs across the Coast for various types of professionals and students to educate citizens about ways they can actively help put

Seedlings for sale

By Mark Jamieson

Mississippi Forestry Commission seedlings are now being sold.

Hardwood seedlings will be sold in bundles of 100 for \$18.50 — bald cypress, green ash, water oak, sycamore, cherrybark oak, sawtooth oak, nuttall oak, willow oak, shumard oak, white oak, chestnut oak, pecan, yellow poplar and live oak.

Slash and loblolly pine seedlings will be sold in bundles of 1,000 for \$31.

Quantities are limited on all seedlings and orders will be processed as they are received.

Deliveries of hardwood will be made in February, 1998, and pine seedlings will be delivered from December 1997 to March 1998.

To place an order, call the Harrison County office of the Mississippi Forestry Commission from 8 a.m.-noon and 1-3 p.m. at 831-3359, and the Hancock County office at 255-4885 from 8 a.m.-noon.

an end to the pollution that is destroying the Gulf.

The workshop stressed to the students that pollution is preventable, and with proper knowledge, all citizens can play a vital role in the extinction of pollution instead of sea animals.

"We feel like the students really learn a lot to take home," Duke said.

Stephen Collins, sponsor of the OLA group, said, "Overall awareness was greatly increased."

Collins said his students learned more about environmental processes, water movement, erosion and septic systems, among other things. They also learned the dangerous impact of overuse of household products like pesticides and fertilizers.

These toxins can go directly into the Gulf, eventually polluting drinking water and animals.

"Animals either eat pollution because they're innocent or become entangled in it," Duke said.

"Even if it was information they'd learned before, they're more likely to make a connection now that hadn't previously occurred," Collins said.

Emily Taylor, 15, a participant from OLA, said she had fun and got to meet many interesting people.

"We learned a lot about the environment and what not to do," Taylor said. "We know now the effect of what we do and how we impact our Coast."

Each morning of the workshop allowed students to visit various booths to learn about the eight most important environmental problems facing the Gulf of Mexico and how citizens impact those problems.

After a lunch provided by Outback Steakhouse, the students were engaged in a game of environmental "Jeopardy" to reinforce material learned during the morning session.

One of the most startling displays, according to Collins, was a sea turtle who had spent the early part of its life entangled in plastic. Its torso was severely misshapen.

"In some ways, an injured animal gets more compassion than a dead one," Collins said.

Students learned that entanglement is one of the biggest problems facing marine life.

"Ninety percent of all sea tur-

ties found dead have some form of plastic in their stomachs," Duke said.

Sea turtles are on the endangered species list.

However, Duke was quick to tell students that the answer to this problem is not to outlaw plastic six-pack rings and the sort, but to recycle them properly.

The corporate sponsors of this year's event included Chevron Pascagoula Refinery, Coast Electric Power Association, International Paper-Moss Point Mill, Mississippi Power, Outback Steakhouse, Soil and Water Conservation Districts and Mississippi State University.

"The sponsors provided a lot of participation as well as dollars," Duke said. "They deserve a big hand."

For more information about environmental problems facing the Gulf or about setting up a workshop for an organization, contact Gulf of Mexico Program; Bldg. 1200, Room 103; Stennis Space Center, MS 39539; Attn: Belinda Duke; or call 689-1519.

The River Reef's

8th Annual
Crawfish Cook-Off
April 19, 1997
Kiln, MS
11AM-5PM

Live Entertainment
All You Can Eat
Crawfish
Admission:
\$12.00 Adults
\$6.00 Kids



15152 Hwy 603
@ Jourdan River
2.2 Miles North of I-10
601-467-7333

FREE Shuttle
Transportation
from Hancock
High School

Coiffures Four Pawz
203 N. 2nd Street • Bay St. Louis, MS
601-467-PAWZ (7299)
OPENING MONDAY - APRIL 14th!
Styling Salon and Boutique for Your Dog
DENISE TAYLOR CALL FOR APPOINTMENT

WHY BUY A DISH?
PRIMESTAR

One company brings you satellite TV without making you buy the dish. PRIMESTAR.

With the PRIMESTAR® service, there's no dish to buy. You'll see more movies, sports, and family programming, all in digital picture and sound. Maintenance and a program guide are included, too. And it starts at about a dollar a day*. So if you're looking for great entertainment and great value, there's one satellite TV company to consider. PRIMESTAR. Why not give us a call and sign up today?

The best value in Satellite TV.

PRIMESTAR®
CALL: 1-800-785-4COX • EXT. 343

*Prices may vary by region. Does not include installation or premium services. PRIMESTAR is a registered service mark of PRIMESTAR, Inc.



"CUEVAS" QUOTES

By Ellis C. Cuevas

As you have noticed, an extensive upgrading is beginning on Highway 90 through Hancock County.

This means many of the turning lanes are being extended, narrowed, light poles moved, etc. The new curbing is much higher than the previous ones which appear much lower because of paving overlays.

During the past couple years, through the cooperation of the cities of Bay St. Louis, Waveland, Hancock County Chamber of Commerce Beautification Committee, individuals and local merchants, a number of flower and tip beds were established.

Many of the tip and flower beds are now in the way of the construction and need to be removed for their preservation.

Les Fillingame and Jimmy Loiacano report their crews are making good use of the plants from the beds which need to be removed.

Many are being transplanted at the new County Senior Citizens home located on the Old Spanish Trail in Bay St. Louis.

Whenever the highway project is completed, they report that the city will re-landscape the highway in appropriate locations.

I feel a lot of expense, time and effort has gone into the highway beautification project and feel that whenever the modernization of the highway is completed, we will benefit greatly from the improvements and new landscaping.

The news of Pope Paul II's naming a new cardinal archbishop of Chicago this past week does have some local connections.

Cardinal Archbishop Francis E. George, who was named to the position by Pope Paul II, completed much of his priestly training between 1958 and 1962 at the Oblate Seminary on the Bay of St. Louis.

The order of Oblates of Mary Immaculate operated the seminary for several years on the site which is now owned by Dupont on the Bay of St. Louis. If I am not mistaken, Hurricane Camille in 1969 did heavy damage to the facility, and the seminary was abandoned.

The seminary's building was originally constructed as a plush hotel in the 1920's.

Word I have been able to garner is that U.S. Highway 90 was to cross the Bay of St. Louis at the head of Dunbar Avenue instead of at Ulman Avenue as was done with the Bay St. Louis bridge construction in the 1920's.

The highway was to run next to the hotel, but that was side tracked somehow along the way.

While the City of Waveland is in the process of upgrading all of its street signs, there is the vandalism of the signs by culprits.

Waveland has to pay for the signs installed, and that cost reverts back to the residents of the city, not to mention the importance of street signs for the community.

More than anything, ambulance services, fire and police departments rely on signs in responding to emergencies.

Seconds count during an emergency, and it could mean the difference between life and death for a resident.

The culprit, or culprits removing the street signs in Waveland need to be apprehended and pay their price to society.

Sure, there should be someone out there who knows who has been doing this.

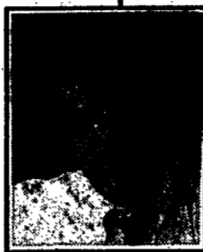
If you have any idea as to who the culprit, or culprits may be, give the Waveland Police Department at call at 467-3669.

Your help is needed, and it may even save your own life.



Proclamation signing

Local political officials signed a proclamation for National Library Week, which is scheduled this week. Signing the proclamation were (L-R): Bay St. Louis Mayor Eddie Favre, Board of Supervisor President Philip Moran and Waveland Mayor John Mason. Looking on are Library Systems Director Prima Plausche (left), and Library Board of Trustees Chairman Joyce Lee.



IN CONGRESS

By Rep. Gene Taylor

World War II Merchant Mariners earned, deserve veterans' status

During WW II, Second Steward Officer Robert L. Hoopes of Ocean Springs went to his recruiter's office in Mobile, Ala. to volunteer for service in the United States Navy. The Navy recruiter told Hoopes his country could best use his skills as a diesel mechanic in the United States Maritime Service.

Hoopes headed for the Maritime recruiting office around the corner, where he was told that he would receive the same benefits and the same pay as if he had joined the Navy.

Convinced that he could best help the war effort by joining the Maritime Service, Hoopes enlisted in January 1945 and was sent to St. Petersburg, Fla. for training.

On Aug. 14, 1945, during his training to operate turbo-electric propulsion systems, the Japanese surrendered. He was sent to the Panama Canal to replace a man killed in action aboard a U.S. Merchant Marine Tanker.

On Aug. 25, 1945, he set sail for Guam. Hoopes said that even though the Japanese had surrendered, the fighting continued. Through binoculars they watched fighting on shore and for ex-Prisoners of War that were released by the Japanese. Upon their return trip to the U.S. they brought 21 ex-POW's home.

In 1946, this ship that Hoopes was serving on struck a Japanese mine on the Chinese Sea and was blown in two. Eight on the ship were killed. His ship was one of 27 U.S. ships either sunk or damaged after Aug. 15, 1945, yet all Merchant Seamen that were not on the high sea or war zone on or after Aug. 15, 1945 are denied veteran status. Their pay stopped when their ship was sunk.

Seaman Hoopes is just one of the thousands of young men who served our country with honor in the U.S. Merchant Marines, but have been unfairly denied veterans status. That is why I am proud to be an original co-sponsor of HR 1126, the Merchant Mariners Fairness Act of 1997, introduced by Rep. Lane Evans (D-IL).

This important legislation will correct an injustice which currently prevents recognition of the service and sacrifices of several thousand merchant mariners who risked their lives for our nation during the last days of WW II.

Unfortunately, some merchant mariners are denied status as veterans because of the

Jan. 19, 1988 decision by then Air Force Secretary Edward Albritton to establish different service eligibility periods for merchant mariners.

While veterans of the other services are eligible to apply for veterans benefits if they served between Dec. 7, 1941 and Dec. 31, 1946, only those merchant mariners who served for part of the wartime period, this is between Dec. 7, 1941 and Aug. 15, 1945, can qualify for veterans benefits.

This legislation would simply correct the discriminatory practice of making the service eligibility period for merchant mariners identical to that provided for other veterans.

The Merchant Mariners Fairness Act has passed the House of Representatives three times, but failed in the Senate. Passage of this bill would acknowledge our gratitude to these veterans and clarify that all personnel who served during WW II deserve to be treated equally.

This bill offers the opportunity to several thousand merchant mariners to apply for an honorable discharge under section 401 (a) (1) (A) of the GI Bill Improvement Act of 1977. The time period addressed in this bill is between Aug. 14, 1945 and Dec. 31, 1946, the official end of World War II.

During this time period, 12 U.S. Flag Merchant Vessels were lost or damaged as a result of striking mines.

Some of the merchant mariners serving on these vessels were killed or injured. Although their fellow mariners who had engaged in seafaring activities prior to Aug. 15, 1945, were given veteran status in 1988, a small number of merchant mariners who were still in training on V-J Day and subject to the same risks and dangers prior to the end of the war, have been denied this status.

The Merchant Mariners of WW II served honorably and faced constant danger from mines and enemy attack. Between Dec. 7, 1941 and Dec. 31, 1946, 6,795 merchant mariners lost their lives in service to our country.

Hundreds of others were taken prisoner. Only the Marine Corps suffered proportionately higher casualties. Seaman Hoopes and these mariners served bravely and deserve to be treated with the same dignity and respect given to veterans of other services.



LETTERS TO THE EDITOR

Waveland resident concerned by 'oversight' response

To the Editor:

Personally, I am appalled, shocked, unnerved and disgusted with the recent reports of what can be called nothing better than "oversight."

That's what it is and that's what it should be labeled — to raise public consciousness and awareness.

Kind plaudits to Mr. Compretta for all the fine things he does, but to label this as an oversight and claim "I don't believe anybody dropped the ball," is obviously and simply hogwash. Can't we do better?

I refer to the "Misques" headline in the Sunday edition of

April 6. Congratulations to Mr. Artigues for being legally and politically astute. Isn't that we are paying a passel of other people to be and do? Why did the Bayou Caddy debacle occur?

Don't we know how to read an insurance policy or require the necessary bonding, with security — up front, to prevent this embarrassing mess? Seems to me somebody best wake up now! Before, that is, the big money moves in and takes over City Hall.

Considerably concerned in Waveland!

Earl L. MacLeod
Waveland

New Talavana president responds to former employee's letter

Dear Editor:

Please allow my response to the former Touchstone employee, Tim Simpson to be printed.

It is not true that most of the Hare Krishna devotees living at or around New Talavana are leaving the state.

The devotees living on temple property were sent notices by Mr. Denham along with a personal letter from myself, the chief executive officer.

I had also called a community meeting explaining the reasons behind our changes. The devotees receiving notices are financially independent from the temple.

They are being given the opportunity to invest in their temple, community, county and state by purchasing property from us with owner financing, no questions asked.

Although the previous arrangement was to their economic advantage, they were not owners nor did they pay taxes or insurance.

Due to increased liability, taxes, and the need of serving devotees with a commitment to this project and area, we decided not offering cheap housing would be to the advantage of our guru maharaja's work.

These devotees are family people and most have the financial capability of owning their own property should they want to. Others are not committed here or need help or need to move for other valid reasons.

Rents were not raised "astronomically." In May of 1995 people were asked to give \$25 more per month, from \$50 to \$75.

We issued Mr. Denham's letter in early January 1997 after several months of serious thinking and discussion to understand what is the best way to manage a temple and farm, with a cow protection program.

After instances of family quarrels, parents correcting others' children, and people utilizing temple properties for their own recreational purposes, without assuming the liability (all against temple policies), the board of directors of New Talavana have no doubt that private ownership would be in the interest of families.

Devotees were notified in this letter by Mr. Denham (to stress the seriousness of our conviction) that the donation they would be expected to give for living on the temple property would be raised from \$75 to \$100 in February 1997, to \$125 in June 1997 and finally to be settled on their own property, able to rent elsewhere or come to an agreeable arrangement with the temple while managing communal use of temple property.

Some devotees, for their own

private financial motives, were simply not satisfied with rent that would be a bargain anywhere. Nor have they been a good example of satisfaction in this life and I seriously doubt their future satisfaction, since they generally do not make sacrifices to please the All Mighty or anyone else without some sort of material motive.

We are not in material business; although, Touchstone does operate according to law in that realm. We also operate a non-profit religious organization. We have spent thousands of dollars and followed the advice of good tax attorneys and accountants to be sure we are following the law.

I also question that we created a good number of 'disgruntled' employees and members. Certainly Touchstone's founders created business opportunity, but I do not see that created people's problems.

Some people have problems before they became "somewhat devoted to Lord Krishna" at the Louisiana and Mississippi temples, and they just never practiced devotion to God serious enough to transcend all the common and uncommon aches and pains which inflict we conditioned souls.

Blaming Touchstone and temple management is superficial, narrow minded and foolish.

Mr. Simpson is not the only employee to file for unemployment. Mr. Denham and the directors of Touchstone certainly did answer the question Mr. Simpson considers to be the main issue at his unemployment benefits case.

The employee-employer relationship for 501-D members, as Mr. Simpson was, is different according to federal law. The hearing referee clearly never understood the federal law, initially we appealed.

We have decided it is cheaper by far to pay the state than it is to fight it; and for that reason alone have entered into an agreement with the state to provide employment compensation for 501-D members the same as we already provided for 501-D employees.

New Orleans Vedic Society and Touchstone Designs have contributed substantially to certain Hare Krishna temples since its founding; in fact funds from Touchstone pay the mortgages on the temples.

It is sad indeed that the envy of small people can create so much havoc among the lives of the benevolent members of Touchstone, who have employed dozens of Hare Krishna devotees and people from other faiths in Hancock County.

Your sincerely,
Yogendra das (John Berg)
President New Talavana

FROM THE STATE AUDITOR

does not apply to a contract, lease or lease purchase agreement entered pursuant to the requirements of 31-7-13 (Section 31-7-13(g)).

Q Must a volunteer fire department have a written contract with its municipality for its services or for right of equipment, property or receive maintenance?

A Yes, subject to board policy and municipal order and

obligation.

Q Must a municipal employee quit his/her job if a relative is elected to the board or as mayor?

A No. (Section 25-3-53)

Q May a municipal department head authorize travel and expenses for himself and his family?

A Yes, subject to board policy and municipal order and

Q May a municipality appropriate money to its National Guard unit?

A Yes. (Section 33-1-3)

Q May a municipality appropriate money to match funds to support the arts?

A Yes. (Section 39-15-1)

Q Why not accept O&G?

Call for details at 601-478-9100

The Sea Coast Echo

USPS 487-100

Published Thursday and Sunday each week at 124 Court Street, Bay St. Louis, MS. Mailing Address: P.O. Box 2009, Bay St. Louis, MS 39521-2009. POSTMASTER: Send address changes to: The Sea Coast Echo, P.O. Box 2009, Bay St. Louis, MS 39521-2009. Periodical postage paid at Bay St. Louis, MS. Phone (601) 467-5474



Ellis C. Cuevas, Editor and Publisher
Randy Ponder, General Manager and Advertising Director
Richard Meek, News Editor
Rita Breun, Circulation Manager

BY MAIL

Hancock County, Pass Christian, Perkinston, Piquette, Long Beach and Service Personnel\$29.00 per year
Elsewhere in Mississippi and Louisiana\$43.50 per year
All Other Out-Of-State Subscriptions\$49.50 per year

HOME DELIVERY

Bay St. Louis, Waveland and Diamondhead\$29.00 per year

100th Year of Publication
Member of the Mississippi Press Association and the National Newspaper Association

We recommend to subscribers that pre-payments made directly to carriers be limited to a maximum of 30 days. Your newspaper carrier is not a permanent contractor and payments by subscribers are not subject to audit by The Sea Coast Echo.

Q & A
By Phil Bryant

MUNICIPALITIES

Q What months are expenditures limited to 1/4 of the final revised budget?

A April, May and June of the last year of office (1997). Section 21-35-27

Q What does the 1/4 budget limitation apply to?

A Only salaries and services. (Section 21-35-27)



REFLECTIONS ON LIFE

By Father Jerome
LeDoux, SVD

Anchor of the universe

Hale-Bopp is now a household name, and so, unfortunately, is Heaven's Gate. For dazed Americans and many people around the globe, the two will be synonymous from here to eternity.

Perhaps, the media are giving too much play to the queer, lunatic-fringe, high-tech cult which defiled sanctity of life and the awesomeness of resurrection by using a lethal combination of drugs and vodka supposedly to achieve resurrection.

Unclear is whether internet and radio rumors about a UFO trailing the comet Hale-Bopp fired the cult's imagination, or whether the cult's own bizarre gumbo creed of Jesus, John the Baptist, apocalyptic fervor, and aliens Ti and Do created it.

It must be as galling and repulsive to virtually everyone else as it is to me how Heaven's Gate made a colorful, well-designed home page on the World-wide Web, pushing their morbid end-of-the-world theology to any and all tuned in.

Two by two, as if entering the ark, the members had paraded before a videocamera, saying their final good-byes. Said videos, including the cult leader's description of an eminent space encounter, were then mailed to various people.

Sociologists, theologians and astronomers scratched their collective heads, searching for common threads with other cults such as the People's Temple of Jim Jones or David Koresh's Branch Davidian disaster near Waco.

Most common is the thread of searching, troubled, hurting, anxious souls without a feeling of identity or belonging. De-meaning reference to our bodies

as "containers" betrays a misplaced emphasis on leaving this earth as soon as possible.

What's missing? Obviously, an unflinching rudder to steady the ship of life, an unerring compass to keep us on the right course, a solid anchor to keep our moored ship in place, and, finally, solid ground on which to tread.

Jesus Christ is the one and only in the universe who fits these specifications. He is the solid rock on which we stand. All other ground is sinking sand. Which is what Heaven's Gate and the other doomsday cults discovered in reverse.

We must not judge their state

of conscience, but we definitely need to analyze and conclude as to their wisdom. Their consciences may have been good, but their choice and means were gross, morbid, harmful and quite ignorant.

Thank God, 39 people are barely a drop in the bucket relative to our total U.S. population. Still, it is troubling that any number of human beings could be so deluded and duped by a charismatic leader into taking their own lives.

Hoping beyond hope, they were looking for a sign, culminating in the fancied UFO trailing Hale-Bopp. They should have stuck with Jesus and his

stern warning:

"This generation is an evil generation; it seeks a sign, but no sign will be given it except the sign of Jonah . . . there is something greater than Jonah here" (Lk. 11: 29).

As to taking one's own life, no one can raise a lifeless body up, except Jesus who told his apostles and disciples repeatedly that he had the power to lay down his life and the power to raise it up again.

Flaky cults and movements come and go. Jesus alone is the solid rock on which we stand, the true compass for our direction, the immovable anchor holding the universe in place.

NOTICE OF PUBLIC AUCTION

On April 19, 1997 the City of Bay St. Louis will hold a public auction of recovered bicycles and miscellaneous surplus property at the Bay St. Louis Police/Fire Complex, at 310 Old Spanish Trail, beginning at 8:00 A.M.

For more information, contact:
Lt. Don Osco at 467-9221

With Hancock Bank's SelectCD, Earn Up To...

6.25%

APY* For 23 Months

Select Your Own Great Rate

Balance	Hancock Customer Bonus Rate**	Select Rate
\$10,000-24,999	5.50%	5.25%
\$25,000-49,999	5.75%	5.50%
\$50,000-99,999	6.00%	5.75%
\$100,000-UP	6.25%	6.00%

Now you can *select* a great rate on a short term certificate of deposit with higher earnings for higher balances. Plus, if you have a new or existing deposit or

loan account at Hancock Bank, you will earn a bonus rate in addition to the *select* rate. But hurry, and *select* your investment now, because this offer ends May 16, 1997.



HANCOCK BANK

We're Here For You

Member FDIC

Individual accounts only. \$10,000 minimum deposit required. All rates shown are Annual Percentage Yields. Substantial penalty for early withdrawal. Certificate automatically renews at maturity. Interest will be paid monthly, quarterly, semi-annually or annually by check or deposit to a Hancock Bank checking account. Deposits are FDIC insured to \$100,000 per depositor. In order to qualify for "bonus rate", purchaser must have an additional deposit or loan account with Hancock Bank. Other promotional offers may not be used in conjunction with this offer. *APY is based on 360 days. **Customer with other individual deposit or loan accounts with Hancock Bank.

BSLLT, SSC present play

St. Stanislaus and Bay St. Louis Little Theatre are jointly sponsoring a program of two one-act plays at the Little Theatre playhouse at 301 Boardman Avenue.

The performers are students of Mike Fabian, St. Stanislaus drama teacher. The productions are tall Tall Tales and The Reduced Shakespeare Company Presents Hamlet. The troupe was invited to present Tall Tales at Southern Regional Competition in Hattiesburg and was one of three plays chosen to advance to state competition in Greenville.

Performances at Bay St. Louis Little Theatre are set for Friday, April 18, 7:30 p.m. and Sunday, April 20, 2 p.m. and the following week on Thursday, Friday and Saturday, April 24, 25 and 26 at 7:30 p.m.

Admission is \$4 for St. Stanislaus and Our Lady Academy students with ID, \$5 for ages 17 and under; and \$7.50 for adults. No reservations.

For information, call Edith Back at 467-2445 or Sandy Reese at 466-2728.

Paint the Can Contest

The Old Town Bay St. Louis Merchants Association is sponsoring a "Paint the Can Contest" April 19 at 10 a.m. at the Bay St. Louis Train Depot. Judging is at 1 p.m. for first prize, \$100; second, \$50; and third, \$25. (Rain date is May 3). Theme is "Life in Hancock County."

The contest is limited to 30 entrants at \$5 each for individuals or teams. Participants should be high school age or older. Entrants should bring paints. Cans will be provided. The finished cans will be donated to the City of Bay St. Louis for placement on the beaches and other areas around town.

Registration is at Benigno's Deli, Blaise Avenue, or Emerald Bay Beach Boulevard, Bay St. Louis.

For more information, call

Beach

of the beach should be directed towards extending the life of the beach by reducing erosion." Mitchell said planting vegetation in non-beach-user areas is the best method of reducing erosion.

"Sand dunes reduce wind-blown erosion, and open vegetation areas, although not as aesthetically attractive as sand dunes, are an inexpensive erosion control measure," said Mitchell.

Mitchell said beach crews should avoid heavy equipment maintenance during March and

April and in October and November when high winds often occur without accompanying rain. This would allow natural elements to aid in reducing wind and water erosion, Mitchell said.

"The sand has some fine particles of shell and clay, which contain lime, and will develop a thin crust if allowed to remain undisturbed," said Mitchell.

He cautioned that care must be taken to not disturb the shore face of the beach.

"The shore face naturally re-

tains a slope...when this slope is mechanically modified, the waves will erode the sand until this slope is re-established," said Mitchell.

Mitchell also said the county needs to make modifications to prevent repeated erosion where excessive storm water breaches Beach Boulevard.

"The water should be collected and transported via a drainage culvert or the beach should be modified," said Mitchell.

Mitchell said his recommendations were based on observa-

Continued from Page 1A

tions and experience from Brown and Root's work on Harrison County beaches.

"All beaches are unique," said Mitchell. "And, the best method of preserving your beach will ultimately be determined through experience."

Last December, Julius Egloff, a local marine geologist who lives on South Beach Boulevard, came before supervisors and contended the county was wasting time and manpower by grading the beach too often.

We at Guardian Angel Accounting wish to take this opportunity to thank everyone for another successful tax season. We also want to say how much we appreciate the understanding and patience to all those who had to call three or four times before their taxes were completed. After a short break, we will be back in full swing, as we are open all year for your accounting needs.

**CALL ANYTIME
467-7449**

*Thanks Again...
Shirley Snyder, owner/operator*

Baseball

cession stand and pavilion/restrooms.

"It (the complex) ended up being more than leveling ground," Favre said. "It took more time to get as many fields as we have without them interfering with each other."

The total cost of the facility to date is about \$650,000 according to Vanney.

Plans call for the possibility of additions including batting cages, a walking track/sidewalk around the fields, scorer boxes at each field and a second con-

cession stand, all of which were included in the original bidding.

"When we bid the project, the whole thing was bid out and it got scaled back," Vanney said.

He said the cost of the original total project came in around

Continued from Page 1A

\$1.2 million.

Les Fillingame, head of the Bay St. Louis Recreational/Cultural Department said over 460 children have registered for baseball.

This includes registrants in the Bay St. Louis Babe Ruth Baseball and registrants in the American Softball Association Girls' Slow-Pitch Softball.

There are a total of 38 teams all of which Fillingame has brought under the Babe Ruth board.

Even with more participants than last year Fillingame said the increased number of fields will move the schedule along quicker.

"One of the advantages is we won't have kids out until 11 on school nights," he explained.

The league will run the concession stand again this year, although other arrangements, such as leasing it, were considered.

"We didn't have it completed in time to do any alternatives as far as contracting it," Fillingame said. "The league will run it with all of the proceeds going back into the league. Volunteers will still be a big factor."

Although registration is over, anyone still interested in signing up should contact Les Fillingame at 463-7021.

Dear Patients and Friends:

Headaches are common ailments affecting many individuals every day of their lives. Professional help is seldom sought for headaches, although millions of Americans spend countless dollars on headache remedies, even though usually they get little or no relief from them. And the headache usually keeps occurring.

Chiropractors believe that drugs do not cure and do not prevent headaches. Although they may relieve pain, they certainly do not remove the cause of the pain, and may even bring about undesirable side effects. A headache may be considered as a sign that something is wrong within the body; the pain is a warning signal. But taking something like a painkiller to disguise the pain would be like disconnecting the oil light in your car whenever it flashes.

The body is controlled and regulated through the nervous system and, if a spinal nerve is pinched or blocked, the body will become diseased or malfunction. A headache, for example, could be the result of a situation like this. When one or more of the tiny positions, headache troubles may result.

When you are in pain and in doubt as to its cause, contact your Doctor of Chiropractic. Find out what's causing those headaches and, instead of covering up the pain, try for a cure!

HODA CHIROPRACTIC CLINIC

4341 Gex Road • Suite B
Diamondhead, Mississippi 39525

255-5328

Roads

Standard-Dedeaux, Dummyline, Jourdan River Shores, Bayside and Shoreline Park.

At Monday's board meeting, supervisors also approved a request by Waveland Mayor John Mason to move the county's District 5 voting precinct from the library on Coleman Avenue to the City Hall Annex further down Coleman. The move must also meet U.S. Justice Department approval.

In other action supervisors: Signed a lease with realtor John Ritten offering the county rent of \$1 a year for a sheriff's substation on W. Aloha at the entrance of Diamondhead's Business section.

The Diamondhead Business and Professional Association will also pay the utilities for the building, the insurance and taxes. However, Ritten asked that supervisors consider waiving the property taxes assessed on the building if the substation is still in use when taxes are assessed for 1998.

While the sheriff's department won't man the station on a

24-hour basis, deputies will be encouraged to use the building to write up reports and for rest stops. Businessmen say they are convinced the mere presence of deputies in the area will cut down on crime.

District 2 Supervisor Rocky Pullman asked county attorney Gerald Gex if a similar practice (to open substations) could be allowed at county-owned community centers in Pearlinton and in the Flat Top Community, and Gex said there was no prohibition against it provided the sheriff agrees to it.

Pullman also got fellow supervisors to send a second resolution asking Cablevision and other cable providers to beam the local news station, WLOX-Channel 13, into Pearlinton and other areas that don't receive local news.

The U.S. Supreme Court, by a 5-4 vote, ruled last week that governments can force cable television stations to carry local broadcast stations.

Supervisors also accepted a gift from the Chevron Corpo-

Continued from Page 1A

ration and the National Park Service of a framed picture showing a western view of Fort Massachusetts on Ship Island. The gift was in commemoration of the 25th anniversary of the Gulf Islands National Seashore, and supervisors said the photo by wildlife photographer Stephen Kirkpatrick would hang in the board's meeting room.

Geraldine Lang reported that a delegation headed by Coastal Family Director Joe Dawsey visited the abandoned county health department building off Dunbar last week and will get cost estimates to repair the roof and on other improvements that might be needed.

Lang said some federal funds might be included to help if the U.S. Public Health Service approves an application so Coastal can return to Hancock County. She said she would also ask Hancock County Medical Center's Board of Directors to also chip in some money for repairs.

Europa reports increased profit

BY ED LEPOMA

Europa Cruises Corporation turned a first-quarter profit of \$600,000 for 1997, a 400 percent increase over the same period of 1996.

The earning statement was issued March 27 from corporate headquarters in Madeira Beach, Florida about a month before the firm's April 18 meeting where there is expected to be a proxy battle to oust Europa's current Board of Directors.

Europa President Lester Bullock said the firm posted a net loss of \$201,341 in the first quarter of 1996, although total revenue for the same period was \$4.4 million.

Bullock said total revenue for the first quarter of 1997 is expected to exceed \$5.8 million.

"The cruise division is continuing to improve and move forward based on the operating plan set by current management," said Bullock. "The first quarter 1997 result is the report card for the cost-cutting measures implemented in late 1995 and 1996, and demonstrates the ability of the company to achieve success in a highly competitive market."

The proxy fight comes to a head at the annual meeting of shareholders, and its outcome might affect the future of the Casino World development proposed by the cruise line off the Diamondhead exit of Interstate 10.

Last month, Charles H. "Kip" Reddien, who had been serving as Chairman and Chief Executive Officer of Casino World from its Diamondhead offices resigned to join others battling to oust the present Board of Directors.

Reddien said his actions were a gamble, but he would have had a problem working with the present board.

Besides Bullock, Deborah Vitale serves as chairman of the Board of Directors, and Piers Hedley as its third director.

Reddien and his backers have formed a rival group known as "The Committee to Improve Shareholder Value of Europa Cruises Corp."

They have proposed a slate of candidates consisting of Peter J. Catalano, Stephen A. Fitch, John H. Glassey and Paul Wells.

Last February, Bullock and Vitale announced that Europa has received \$400,000 up front from the Hilton Gaming Corp., giving that corporate giant the exclusive right to negotiate a joint venture to develop Casino World.

If an agreement is reached, it would give Hilton majority ownership, control and management of the \$200 million gambling and resort destination planned in Hancock County.

Bay approves exception

BY BETSY GAGNET

The Bay St. Louis City Council approved a special exception for a portion of a commercially zoned property to be used residentially.

The new owner of the old Mauffray's Hardware on Beach Boulevard plans to put an apartment on top of the store.

The council approved the recommendation of the Planning and Zoning Commission contingent upon her ownership and operation of the business. Additionally, she agreed to acknowledge her awareness of the nature of the neighborhood.

In other matters, Mayor Eddie Favre informed the council that the final design of Project A (Spanish Acres) of the Drainage Improvement Program is 100 percent complete and now waiting for easements to be obtained.

Project B (Ballentine, Washington) is 90 percent complete with the only hold-up being the location of a retention pond if one is needed.

The final design of Project C, including areas near the St. Augustine Seminary, is 70 percent complete and Favre asked for authorization to proceed with the finalization of the plans.

Woman charged

The Hancock County Sheriff's Department Thursday arrested a 37-year-old Waveland resident on charges of food stamp and welfare fraud.

Sheriff's Department Lt. George Burleson identified the woman as Malinda Patterson, who gave her address as Ashley Manor Apt. 104.

The arrest warrant signed by Eric Peterson with the State Department of Human Resources listed Patterson's address as 108 Phillip Drive, Waveland. According to the warrant, the alleged fraud of \$1881 occurred between December of 1993 and July of 1995.

Burleson said Bay St. Louis patrolmen Ernest Taylor and Paul Denham arrested Patterson for the Sheriff's Department.

She is being held in the county jail in lieu of posting a \$10,000 bond.

PSC seizes more than \$80,000

A Public Service Commission motor carrier officer found \$80,760 during a routine safety inspection April 7. PSC Officer Dane Maxwell pulled over a Los Primos bus headed west on I-10 in west Harrison County shortly before 4 a.m.

The bus was traveling from Georgia to Texas. During the inspection, Maxwell and Harri-

son County Sheriff's Deputy Tony Sauro discovered the money sewn inside a passenger's pillow.

The officers seized the money from the passenger, 39-year-old Irais Sanchez of Houston. Sanchez is now under arrest. Officers seized the money under a currency violation offense.

POLL WORKERS FOR THE 1997 PRIMARY AND GENERAL ELECTIONS

Instruction classes will be held by the Bay St. Louis Election Commission and the Democratic Executive Committees, as follows:

TUESDAY	APRIL 15, 1997-7:00PM	BAY ST. LOUIS DEPOT
THURSDAY	APRIL 17, 1997-7:00PM	BAY ST. LOUIS DEPOT
SATURDAY	APRIL 19, 1997-10:00AM	BAY ST. LOUIS DEPOT

Pollworkers for the 1997 elections will be selected from those attending one of these sessions. State law requires that pollworkers selected must have attended a training session. All participants will be given a certificate.

Charlene Rutledge, City Deputy Clerk
Jay Lagasse, Bay St. Louis Election Commissioner
Mike Benvenuti, Democratic Executive Committee Chairman

Spring Specials

\$39.95 SERVICE OUTDOOR UNIT

- ✓ Remove all debris.
- ✓ Oil fan motor if applicable.
- ✓ Check freon pressures.
- ✓ Check electrical connections.
- ✓ Chemically clean coils.
- ✓ Check amp draw.

OUTDOOR CHANGE OUT

	STRAIGHT COOL	HEAT PUMP
2 TON	775	975
2.5 TON	850	1075
3 TON	875	1185

GROUND LEVEL ONLY

WINDOW UNIT SALE!

5000 BTU 115 Vols.	\$283.00	12000 BTU 230 Vols.	\$454.00
8000 BTU 115 Vols.	\$376.88	18000 BTU 230 Vols.	\$557.84
12000 BTU 115 Vols.	\$454.71	24000 BTU 230 Vols.	\$753.00

ALL WINDOW UNITS CARRY 5 YEARS ALL PARTS WARRANTY • 12 MONTHS IN-HOME WARRANTY • INSTALLATION AVAILABLE

MILLER
AIR CONDITIONING

SAM'S AIR CONDITIONING
467-0949

JANTROL

SALES • SERVICE • INSTALLATION • FREE ESTIMATES • LICENSED TECHNICIANS • HONEST CITIZEN DEPENDABLE • ALL CREDIT CARDS • DELIVERY • 10% OFF • Serving Hancock County & Parts of Adams, Calhoun, Franklin, and Wilcox Counties

SPORTS

THE SEA COAST ECHO—SUNDAY, APRIL 13, 1997-7A

Prep roundup

Wilson paces Hancock

BY RICHARD MEEK
Billy Wilson of Hancock continued his torrid hitting with a pair of safeties in the Hawks' 8-7 victory over Pass Christian on Thursday.

Wilson, the Gulf Coast's leading hitter with a .519 average, also had an RBI. Michael Ball and Chad Peterson also contributed two hits apiece for Hancock, 5-14.

Peterson added three RBI

and John Woods two on a home run.

Peterson ran his record to 1-1 with the win.

Darren Nicaise and Chris Ladner hit home runs for Pass Christian.

The Pirates' Anthony Dewitt was charged with the loss.

Hancock trailed 4-2 after five innings but posted four in the sixth to take a 6-4 lead. Pass rallied with a pair of runs in the seventh for a 7-6 lead but the Hawks won it in the bottom of the frame with two runs.

The Hawks are at Oak Grove on Friday and North Forrest on Saturday.

Petal 10, Bay High 2 - The Tigers were their own worst enemy in a Division 7, 4A loss at Bay High. The Tigers out-hit the Panthers, 7-4, but struggled with errors and walks.

Bay High gave up six runs in the fourth, all coming with two outs, and on no hits. With two outs, the Tigers walked two in a row, committed an error, walked two more and committed another error.

Brandon Dupuy worked 3 2/2 innings, and was charged with the loss.

James Benton led the Tigers with two hits, and stole home. Daniel Murphy contributed one RBI for Bay High, 3-16, 3-7.

Bay High 8, Pearl River Central 7 - Charlie Burkley pitched two no-hit innings in relief of Gary Yarborough to lead the Tigers in the Division 7, 4A victory on Tuesday at PRC.

Burkley struck out four and walked one.

Benton, Murphy and Gus Banashack contributed RBI for the Tigers.

Bay High plays host to Oak Grove on Tuesday and Pass Christian on Wednesday.

Diamondhead Women's Golf results

April 10

Points Play Day

First flight: first, Pat Brandenburg; second, Ann Miller; third, Nancy Seaton

Second flight: first, Brenda Hendrickson; second, Peggy Knapp; third, Carol Guilmino

Third flight: first, Sue Hebert; second, Mitzi Lenz; third, Marion Boudreaux

Fourth flight: first, Bonnie Coughtry; second, Darlene Ray; third, Jimmie Sander

Fifth flight: first, Pat Lulay; second, Emilie Abell; third, Jean Haag

125 NOV

1. Richard Growl (3); 2. Jeff Montalbano (22); 3. Blake Kennedy (806)

250 BEG

1. Alan Mathis (141); 2. Micky Salde (997); 3. Brent Somme (4)

OPEN MONEY

1. Keven Knight (7); 2. David Redmond (358); 3. Lee Bound (2)

Race results by class, first through third finish order, rider's name, bike model, or rider's number.

Correction

Lacey Jackson, who finished second in the low hurdles in the junior high division of the Gulf Coast Conference track meet, attends Hancock High School.

BEST PAWN

Now Cashes Checks!

NO HRS. NEXT TO POST OFFICE - MY ST. LOUIS

Steel Roofing

Galvanized & Colors

From \$9.95 Square

Fencing

2" Steel 11' Post \$1.79

4" Steel 11' Post \$1.99

6" Steel 11' Post \$2.19

8" Steel 11' Post \$2.39

10" Steel 11' Post \$2.59

12" Steel 11' Post \$2.79

14" Steel 11' Post \$2.99

SAVE \$8.00



103 PORTRAITS

Regularly \$12.95

Now Only

\$4.95

Plus \$5.95 Per Person

(1) 10x13, (1) 8x10, (2) 5x7's, 10 Wallets, 36 Billfolds & 53 Mini-portraits

Subject fee of \$5.95 per person photographed, payable when portraits are taken. Payment for selected portraits. Your favorite poses welcome. No limit on the number of selected collections per family, but only one advanced collection per subject, please. Additional poses taken for optional collection with no obligation to purchase. All ages welcome (minors under 18 must be accompanied by a parent). Groups limited to six or fewer. Sorry, no pets. Portrait fees approximate. Backgrounds may vary.

Thursday thru Monday, April 17-21

Daily: 10:00 AM-7:00 PM

Sunday: 12:00 NOON-6:00 PM

454 HWY 90 • WAVELAND, MS 39576

WAL-MART

PHOTOGRAPHY

CASH

with
**Castrol
GTx**

\$3.00
REBATE



OIL CHANGE

MAXIMUM PROTECTION
AGAINST VISCOSITY AND
THERMAL BREAKDOWN

REGISTER TO WIN DISNEY OR SAN DESTIN VACATION AT PARTICIPATING LOCATIONS

(OFFER GOOD THROUGH APRIL 30, 1997)

- | | |
|-----------------------------------|------------------------------------|
| A-Bear Tire | Modern Muffler |
| Allison Automotive | Muffler City USA |
| All Star Toyota | NSB EuroCar Repair |
| America's Largest Shell | Northlake Automotive |
| Auto Center | Ormond Service Center |
| Auto & Truck Alignment | Paretti Imports |
| Autowerks | Pat's Automotive |
| Baton Rouge | Pat Peck Honda |
| Motor Exchange | Pat Peck Nissan |
| Business Couriers | Phil Mereaux Tire |
| Cajun Tire | Plantation Car Care |
| Coast Cycles | Premier Tire of Picayune |
| Covenient Oil Change | Pro-Tech Automotive |
| Cothern's Tire | Quality Complete |
| Danny's Tire World | Auto Center |
| Drop In Lube Center | Rapid Oil Change |
| Express Lube | Ray Petit Firestone |
| First Choice Auto | Remont Repair Service |
| Gambino's Foreign Car | River Bend Auto Repair |
| Greg LeBlanc Nissan | Robby's Foreign |
| Gresse's Automotive | Car Repair |
| Handy Lube | Smith Tire |
| Herbert's Automotive | Sonny's Auto Repair |
| Hoyt's Automotive | Southside Cycles |
| Hwy. 59 Automotive | Southland Engine |
| I-10 Tire Service | SpeedDee Oil Change, |
| Japanese Buggyworks | Picayune |
| Jerry's Auto Repairing | SpeedDee Oil Change, |
| Jet Stream Tire | Hattiesburg |
| Jiffy Lube, Baton Rouge | SpeedDee Oil Change, |
| Jim Talley's Auto Repair | Chalmette |
| Jimmy Duckworth Tires | Sports and Imports |
| K&M Tire | Stan's Foreign & |
| Kohl Motors | Domestic Car Repair |
| Kollins Service Center | Sugarland Tire |
| Lakeview Tire | Super Quick Lube |
| Lindsay Automotive | Teddy's Auto Repair |
| Lutcher Tire | Ten Minute Oil Change |
| Macro Oil | Terrebonne Motors |
| Marine Power | The Engine Exchange |
| Marullo Motors | Today's Car Care |
| Master Tech Automotive | Torgensen Motors |
| Mid City Automotive | Toyota of Hattiesburg |
| | Triola's Foreign Car Repair |
| | United Tire |

Castrol - SUPERIOR MOTOR OIL TECHNOLOGY

MAIL-IN OFFER OF CASTROL OIL CHANGE REQUIRED. ASK CLERK FOR DETAILS

BUSINESS NEWS

8A-THE SEA COAST ECHO—SUNDAY, APRIL 13, 1997

Simple record keeping for domestic help

Q. Please answer a few financial questions about the care of my elderly mother. Mom wants to live in her home as long as possible, but she needs assistance. Right now, my 16-year-old daughter helps with my mother's care as a part-time job.

We live next door to my mother, and my daughter prepares a small breakfast and helps her grandmother dress in the morning. In the afternoon, she does light housekeeping for her grandmother and keeps her company until I get home from work.

Mom is willing to pay for the help and prefers paying her granddaughter rather than a stranger. My sister handles Mother's Social Security income and wants to make some specific arrangements for paying my daughter.

We need to set an hourly wage and to make sure we are doing things right from a tax standpoint. What forms need to be filled out? Do we need to pay Social Security for my daughter as we would for a household worker other than a family member? Can you give me some idea as to what others pay for these type services?

A. You are very wise to handle this situation in such a business-like manner. When your mother (or your sister acting on your mother's behalf) hires your daughter for household and caretaking services such as you describe, an employer-employee relationship is established.

The family should make clear the specific duties expected from your daughter and an hourly wage. Your sister should also establish pay periods, a method of tracking hours worked, and some employer payroll records. The record-keeping doesn't need to be complicated or extensive. It should be simple but accurate and complete.

The Internal Revenue Service requires that employers submit Form SS-4, Application for Employer Identification Number. Your daughter is exempt from Social Security or FICA taxes because she is under age 18 and a student.

At her age, she would be subject to Social Security taxes only if her primary occupation was



CONSUMER UPDATE

By Jan Lukens, MBA, CFP
Consumer Money Management Specialist

domestic work.

Employers of household workers are not required to withhold income tax, but you may wish to do so if earnings are great enough. In 1997, income tax will be due on earned income over \$4,150 for a child who is still a dependent of her parents.

Employers of domestic workers file yearly tax returns when they file their personal income tax return. They report income tax withheld (and FICA, if applicable) on Form 1040, Schedule H.

Negotiate a fair wage by comparing your daughter's duties and pay to those you might hire outside the family. Ann Christian, coastal supervisor for Life-line Home Care, said "the scope of the cost for in-home care" varies incredibly. Some people find an individual to be a sitter and housekeeper by running an ad or through a friend.

In such situations, they might pay as little as \$6 to \$8 per hour. The going rate for homemaking services through an agency like Christian's is

\$14 to \$15 per hour. Agency-provided homemaker services are extensive (including transportation to out-of-state medical facilities, if necessary).

Agencies provide employee screening, supervision, insurance, training and backup support that cannot be expected when hiring an individual. Use the first fee example as a starting point for setting your daughter's salary. Then weigh your mother's ability to pay and your daughter's maturity in handling money to set a fee that meets the entire family's needs.

Too much in company stock?

By Basil Kennedy

It is one thing to have confidence in your company and buy its stock for your 401(k) plan, but it is quite another to go overboard. And going overboard is apparently what a lot of people are doing. A recent study found that 42 percent of the money put into 401(k) and other retirement plans is invested in the employer's stock.

Before the study, 23 percent

to 25 percent was the most mentioned figure, which even at that level was considered uncomfortably high. The danger of being too heavily invested in one stock is that the company, or the industry it is in, could suffer a downturn and the stock price could take a severe dip. If that happens when someone is about to retire, or is already retired, their nest egg could suffer a severe blow.

Approximately 22 million

Americans have money in 401(k) plans, and for many of them the plan will be their primary source of their retirement income. This means they need to be especially careful of where it is invested. The plan's owner is also primarily responsible for investing their own money.

This is not the case with traditional "defined benefit" plans, where someone else does the investing. The plans are also covered by strict investment rules, few of which surround 401(k) plans.

There's nothing wrong with investing 401(k) contributions in your company's stock, but it should be done with caution. A portfolio comprised mainly of one asset class, much less one specific investment, clearly flies in the face of smart money management.

Basil Kennedy is Community Bank president with Union Planters Bank in Bay St. Louis. He is a graduate of Ole Miss, received his MBA from LSU and is a graduate of the Banking School of the South. Kennedy is a lifelong resident of Hancock County and has over 20 years banking experience.

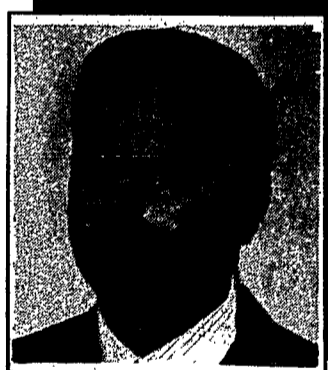
Networking session for small businesses

A training and networking session geared to small business interested in government contracting will be Wednesday, April 16, 9 a.m.-noon at the Martin Luther King Municipal Building (former Mississippi Power Building) at 607 Washington Loop in Biloxi.

Presenters on the agenda include the U.S. Small Business Administration, the Naval Con-

struction Battalion Center, the Minority Business Enterprise Division of Wellman of Mississippi Inc., Ingalls Shipbuilding Inc.

Refreshments will be served. Registration is required as space is limited. To register, for additional information or directions, call Babs Richardson at (601) 435-6275 or Robert Williams at (601) 396-1288.



FINANCIAL FOCUS

Submitted by Craig Foster
Edward Jones Co.

REITs: A different option for real estate investing

Monopoly, that ever-popular board game, is all about making money in real estate. The object is to obtain more property and money than your opponent. You do this by smart investing.

Of course, actual real estate investing is no game, but investors can make money in real estate. Real estate investments offer current income, the potential for rising future income and price appreciation.

Traditionally, investors viewed real estate as a hedge against inflation. As prices rise, rents go up and property values increase. Even with the relatively low inflation of the past few years, rents have risen at annual rates of 4 percent to 7 percent.

But challenges accompany traditional real estate ownership as well. Property must be maintained and good tenants located. In addition, liquidity is an issue. At times it could take months, or even years to sell real estate.

There is, however, another way to invest in real estate that offers many of the benefits

without the landlord headaches. Real estate investment trusts (REITs) offer the investment benefits of well-selected real estate with liquidity. Operated like mutual funds, REITs are companies that own various real estate investments instead of stocks and bonds. The REITs own and manage the properties. REITs are considered growth-and-income stocks and are traded on the New York Stock Exchange or other major securities exchanges. Income earned from REITs is passed on to shareholders as dividends. In fact, according to a recent report on the REIT industry, REIT dividends have grown 5 percent on average over the last five years.

REITs usually specialize in a particular type of property. Apartment complexes, office buildings, shopping centers and health-care facilities are some of the most popular types of property. Different kinds of properties offer different income return price appreciation and risk, so it is important to choose the right REIT for your investment goals.

before investing. Vacancy rates, economic changes within a property's area and the retail environment can all affect a REIT's performance.

The advantage of REITs over traditional real estate is that REIT investors own a diversified real estate portfolio with the liquidity of publicly traded stock. In addition, REITs enjoy a tax advantage: They pay no income taxes at the corporate level as long as the REIT pays out 95 percent of its taxable net income in dividends. This means investors avoid a double tax on investment returns. With stocks, corporations pay taxes on profits, and shareholders pay taxes on dividends. Since REITs pay no corporate taxes, the same profits aren't taxed twice.

While REITs may require more analysis than more traditional investments, they can be a smart choice for investors looking for growth and income with increased diversification. Talk to an investment representative who understands REITs to help you choose the right REIT for your investment goals.

S&L Office Supplies, Inc.

Full Line of Office Supplies
BUSINESS CARDS • SIGNS • STAMPS • FAX & COPY SERVICE

Next Day Service on Special Orders

467-0002

308 CHOCTAW VILLAGE • SUITE F • WAVELAND, MS • 8AM-5PM MON-FRI

Do you have an IRA? a Keogh? or a SEP?

Find out about the income tax consequences
of your contributions or withdrawals from

H&R BLOCK®

603 HWY. 90 • SUITE L • BAY ST. LOUIS, MS 39520

467-6556

Mon-Fri: 9:00AM-6:00PM • Sat: 9:00AM-5:00PM
You can trust H&R Block.

STOCKS OF LOCAL INTEREST

FRIDAY'S CLOSE
4-11-97 - 3:00 P.M.

COMPANY/SYMBOL	LAST PRICE	WEEKLY CHANGE
ALCAN ALUM/AL	30 1/2	-2 1/2
ALPHA HOSPITALITY/ALHY	2 13/16	UNCH.
AT & T	33 3/4	-1/4
AUTOZONE INC/AZO	24	+1 1/4
CALGON CARBON/COC	11 1/2	UNCH.
CASINO MAGIC/CMAG	1 25/32	+1/16
CHEVRON CORP/CHV	62 1/4	-2 3/4
COCA COLA/KO	53 3/4	-3 3/4
CSX CORP/CSX	44 3/4	-1 3/4
DUPONT/DD	99 3/4	-4 3/4
EUROPA CRUISE/KRUZ	15 1/8	-1 1/8
FREEMONT MC MORAN INC	29	-3/8
GENERAL ELEC/GE	97 3/4	-3 3/4
GOODYEAR TIRE/GT	50 1/4	-3/4
GRAND CASINO/GND	10 3/4	-3/4
HANCOCK HOLDING CO/HBHC	39 3/4	-1/2
INTL BUSINESS MACHINE/IBM	133 3/4	+4 1/4
INTL PAPER CO/IP	40	UNCH.
K MART CORP/KM	12 1/4	+3/8
LOCKHEED MARTIN/LMT	82 3/4	-1/8
MAGNA BANCORP INC/MGNL	17 3/4	+1/2
MCDONALDS CORP/MCD	48 3/4	-1/8
ROCKWELL INTL CORP/ROK	61 1/2	-3 1/2
SOUTHERN COMPANY/SO	20 3/4	-1/2
TENNECO INC/TEN	38 3/4	-1/8
UNION PLANTERS/UPC	42 3/4	-1/2
WAL MART STORES/WMT	27 3/4	-1/4
WELLMAN INC/WLM	15 3/4	+1/8
WHITNEY HOLDING/WTNY	36	-2 1/2

Submitted by Craig Foster, Edward D. Jones Co.

HOME OWNER LOANS

WE SAY YES, WHEN OTHERS SAY NO!

IS TIME WORKING AGAINST YOU?

Are High Monthly Bills Putting You Further Behind Every Month?
Are You Paying Too Many Creditors?

APPLICATIONS TAKEN BY PHONE

We make home equity loans for any worthwhile purpose. Slow credit plans available. We can save you literally thousands of dollars. Bank turn downs okay!

DOUBLE WIDE
TRAILERS & LAND

180 MONTH TERMS

CONSOLIDATE BILLS

AMOUNT	PAYMENT	BILL	AMT	PMT
\$10,000.00	\$ 91.29	Visa	\$2500	\$200
\$20,000.00	\$182.57	M/C	\$2500	\$200
\$30,000.00	\$273.86	Dept Store	\$1000	\$100
\$40,000.00	\$365.15	Car Note	\$4000	\$500
\$50,000.00	\$456.43	Mortgage	\$40,000	\$500
UP TO \$250,000		TOTAL	\$50,000	\$1500
Larger Amounts Available		YOU SAVE \$1043.57 PER MO!		

MORTGAGE INCORPORATED

323 SHIELDSBORO SQUARE • BAY ST. LOUIS, MS 39520 • 467-7989

NOW OPEN IN DIAMONDHEAD!

4335 B I FUTURE TIME DRIVE • 39504

BUSINESS NEWS

THE SEA COAST ECHO—SUNDAY, APRIL 13, 1997-\$A



McDonald honored

Dave McDonald, center, is the 1997 recipient of the Bay St. Louis Rotary Club's Vocational Excellence Award. The award is given annually to a person who has owned or operated a business in Hancock County for at least ten years. McDonald is retired from his carpet and flooring business which was located on Highway 90 in the building that is now the Hancock County Courthouse Annex. Other criteria for the award state the person must have exemplified a continued commitment to his vocational practice in excellence and high ethical standards and that he has exemplified through his profession, charitable works which are recognized by the people of our community. The award was presented by club president Frances Graves, right, and committee member David Treutel, Jr. at a recent luncheon. (Photo by Randy Ponder)

Hancock Holding reports increased first quarter earnings

Hancock Holding Company, (NASDAQ/NMS:HBHC) has announced results for the quarter ended March 31, 1997. Net income for the quarter was \$8.2 million compared to \$7.8 million for the same period in 1996.

Earnings per share amounted to \$0.76 in 1997 on 10.8 million average shares outstanding and \$0.76 in 1996 on 10.2 million average shares outstanding, after giving retroactive effect for a 15% stock dividend in December 1996.

Leo W. Seal Jr., president and CEO, said, "Increased loan volume accounted for the increase in interest income over last year. This increased income was offset by increased non-interest expenses attributed to consolidation, acquisitions and normal growth."

"With our recent announcement of the acquisition of Bank of Commerce & Trust Company in St. Francisville, La., we continue to expand our Louisiana market area. Intensified competition along with rising interest rates could challenge the industry's earnings the remainder of the year."

In addition to announcing the first quarter earnings, Seal announced that the board of directors approved certain revisions to the company's previously announced Stock Buy Back Program. The primary revision limits the amount of share repurchased to only those shares necessary to meet the requirements of the various compensation and benefit plans and future acquisitions.

Hancock Holding Company, headquartered in Gulfport, is the parent company of Hancock Bank in Gulfport and Hancock Bank of Louisiana in Baton Rouge. Through its banks in Mississippi and Louisiana, the company operates more than 80 banking offices and over 100 automated teller machines. Bank-related affiliates include Hancock Mortgage Corporation, Harrison Finance Company and Hancock Investment Services, Inc.

Hancock Holding Company common stock is listed on the NASDAQ National Market System.

TITLE LOANS
BEST PAWN

CARS • TRUCKS • BOATS
MOTORCYCLES
JEWELRY • FUR
ELECTRONICS
CLOTHING • HOME GOODS
APPLIANCES • TOOLS
GARDEN • SPORTS
CRAFTS • BOOKS
CD'S • VIDEO
REPAIRS • RESTORATION
CASH • LOANS

Gaming Summit set for May 6-7

Harrah's Entertainment chairman Philip Satre has agreed to deliver a keynote address at the fourth annual Southern Gaming Summit May 6 and 7 at the Mississippi Coast Coliseum and Convention Center in Biloxi.

Satre, who assumed the top spot at Harrah's earlier this year, will speak at the "Taste of the Gulf Coast Casinos" keynote dinner on the evening of May 6. He is widely recognized as one of gaming's most important leaders.

Mississippi Governor Kirk Fordice is scheduled to return to Summit for the second year to welcome attendees to Mississippi's Gulf Coast. Fordice made his first appearance before a gathering of gaming industry executives last year at the Summit, and his presentation made it clear that he considers gaming one of the state's most important industries.

The Southern Gaming Summit is the largest gaming convention held outside of Las Vegas. The conference features updates on the latest issues that confront gaming in the South and the Midwest.

Some of the most important executives of the casino companies active in those regions are scheduled to speak during the morning sessions. Already confirmed are Casino Magic chairman Marlin Torguson, Casino America chairman Bernard Goldstein, Horseshoe Gaming president Paul Alanis, and Boyd Gaming president Don Snyder.

The Southern Gaming Summit attracts the most important casino executives, developers and representatives of Native American tribes from every Southern and Midwestern

state, as well as gaming attorneys, legislators, regulators, portfolio managers and the media.

The extensive exhibit floor at the Southern Gaming Summit will be the showplace for the latest products available from gaming's largest and most innovative slot manufacturers, gaming vendors and hotel and restaurant supplies, as well as the casinos that exhibit to remain high-profile in today's competitive marketplace. Exhibitors consider the Summit so important that the exhibit hall is already sold out.

Special events at the 1997 Southern Gaming Summit will include a "Taste of the Gulf Coast Casinos" keynote dinner, sponsored receptions, and tours of local casino resorts for investors.

For information on attending the Southern Gaming Summit, call 1-800-559-2695.

Workshop addresses employee theft

An April 15 workshop by the University of Southern Mississippi Gulf Coast's Small Business Development Center will offer useful advice for business owners interested in dealing with the problem of employee theft.

"Foxes in the Henhouse" will be presented April 15, 6:30-9 p.m. at the Mississippi Coast Chamber of Commerce, Hwy. 90, Gulfport.

Fee is \$20 in advance or \$25 at the door. For information, or to register, call SBDC at (601) 865-4578.

tem under the symbol HBHC and in the NASDAQ newspaper quotations under the abbreviation HancHd.



Ribbon cutting

Lynda's Cookery, 102 West Second Street, Pass Christian, celebrated its fourth anniversary, new expansion and the opening of Chef Bill's Culinary Classes April 2. A ribbon cutting ceremony and reception was held to recognize the event. Participants included Polly Ladner, Vonnice Bodenschatz, left, Chuck Breath, Pass Christian Mayor Billy McDonald, owner Linda Cook, Chef Bill Hahne, Laura Clark, Millie Zeigler and Earl Whittemore. (Sea Coast Echo staff photo by Cecilia Howe)

Adam completes course

Ricky Adam, a sales associate with Century 21 of Diamondhead recently completed the Floyd Wickman Star Development Program, an intensive 70-day sales course, and was graduated with honors.

He joins an elite group of more than 77,000 professional real estate salespeople recognized by Floyd Wickman Courses, the No. 1 real estate training company in North America.

"I strongly believe that education is the key to success in real estate. The more knowledge and skill I have, the better I can serve the needs of our clients," said Adam. "The Floyd Wickman Course is the most advanced training available, and our clients are worth the investment."

According to owner/broker Dan Smith and Ginny Milam, with a wealth of real estate and years of experience, Adam is a tremendous asset to our company.

BAY CARPET 467-5000

CHUCK AND CLARE JUNG
"The Flooring Experts Since 1983"
WE MAKE HOUSE CALLS • FREE ESTIMATES
See our showroom for a large selection of name brand

**CARPET • VINYL • WOOD
CERAMIC TILE**

Competitive Prices ~ Financing Available



304-D CHOCTAW VILLAGE • FACING DELCHAMPS PARKING LOT
WAVELAND, MS • OPEN 9-4 MON-FRI • 9-1 SAT

\$ Fidelity \$ Financial Group, Inc.

Primary • 2nd Homes • Investment Property
Manufactured Homes and Land
Commercial and Business Loans

445-B YACHT CLUB DRIVE
DIAMONDHEAD, MS 39525

255-0477

FAX: 255-4882

1-888-255-0478

TOLL FREE



Sandra Rivers
MANAGER/ORIGINATOR

SCORE SERVICE CORP OF RETIRED EXECUTIVES

GENERAL BUSINESS WORKSHOP

For Business Owners and Aspiring Business Owners

Broadwater Beach Resort
2110 Beach Blvd, Biloxi
Wednesday, April 30, 1997

REGISTRATION
8:30-9:00A.M.

WORKSHOP TOPICS INCLUDE:

Business Survival • Business Regulations
Advertising • Banking • SBA Financial Assistance
Federal and State Assistance Programs
Financial Questions and Answers

SCORE is a nonprofit association dedicated to assisting small business through counseling, workshops and education. It operates under the supervision of the Small Business Administration. While a modest charge is made for workshops, counseling by SCORE members is free. Over 500 Mississippi clients were served by SCORE in 1996. Almost one half of these were coastal citizens, clients of Gulfport Chapter 130.

HANCOCK BANK. We're Here For You

Complete this form and enclose a check payable to SCORE in the amount of \$25.00 and mail in time to be postmarked by April 26, 1997 to: SCORE, c/o Small Business Administration, One Government Plaza, Suite 203, 2909 13th Street, Gulfport MS 39501.

Check One: ☐ In Business ☐ Planning to start a Business

Name _____ Phone _____

Address _____

City/State _____ Zip _____

20 HOURS INTERNET ACCESS ONLY \$9.95
Gulfcoast On-Line Development Incorporated
Unlimited Access Also Available with
Local Dial Up for Bay St. Louis,
Waveland & Pearlington.
<http://www.goldinc.com> • info@goldinc.com 463-0590

MORTGAGE 1

OFFICE
467-1103

STOP

YOUR MONEY
SEARCH IS OVER!

STOP

CALL TILL
9:00 P.M.
7 DAYS

360 MONTH TERMS	
AMOUNT	LOW PAYMENT
\$20,000	\$150.25
\$30,000	\$220.13
\$40,000	\$300.51
\$50,000	\$375.63
\$60,000	\$450.76

CONSIDER THE SAVINGS
CALL US: 467-1103
700-D Hwy. 90 • Waveland, MS
WE CAN MEET OR BEAT COMPETITION'S RATES AND POINTS
MANY OTHER AMOUNTS AND TERMS AVAILABLE

LOANS FOR YOUR SITUATION
BILL CONSOLIDATION
Pay off high interest creditors
1ST AND 2ND MORTGAGES • HOME PURCHASES
HOME IMPROVEMENT • VA LOANS
BUILD A HOUSE • MOBILE HOME LOANS
2ND MORTGAGE PLUS PROGRAM
Get cash up to 125% of your home value to qualified borrowers
EQUITY LOANS GUARANTEED
Regardless of credit
OVER 30 YEARS LENDING EXPERIENCE
Locally owned and operated

A FEW CUSTOMER QUOTES
"Thanks Mortgage 1, you helped me pay off my high interest bills and saved me over \$1,000 a month."
"Your staff was professional, honest and went out of their way to help. I appreciated the way they treated us."
"Thanks for getting us our loan and helping us fix up our credit at the same time."
"We liked dealing with friendly, local people."
I WOULD LIKE TO THANK ALL OF OUR CUSTOMERS
APPRECIATE THE OPPORTUNITY TO SERVE YOU
-STP-

Inc.
SERVICE
MON-FRI
4?
?
nces
om
MS 39520
5:00PM
ST
LY CHANGE
-2%
UNCH.
-1%
+1%
UNCH.
+1%
-2%
-3%
-1%
-4%
-1%
-3%
-3%
-3%
-4%
+3%
-1%
+1%
-1%
-3%
-1%
-1%
+1%
-2%
VS
NO!
U?
Month?
NE
E WIDE
S & LAND
ILLS
MT
200
200
100
500
500
1500
R MOI
ED
67-7989
AD!
3501

TRAVEL & ENTERTAINMENT

10A-THE SEA COAST ECHO-SUNDAY, APRIL 13, 1997



Hollywood

Greg Thompson's production of "Hollywood" is scheduled to continue its run at the Grand Theatre at the Biloxi Grand Casino until September. The show features all the glitter, glamour and excitement of the past sixty years of the movie industry in a musical montage of over one hundred songs. The high energy, fast paced show offers dancing, singing, comedy, tributes to movie stars and high-tech special effects, including

an alien invasion which is sure to impress the younger members of the family. Show times are Sunday, Tuesday, Wednesday and Saturday at 3 and 8 p.m.; and Monday and Friday at 8 p.m. only. Ticket prices are \$15 matinee and \$22 evening. For additional information on tickets, contact the theatre box office at 1-800-946-2946, ext. 2804. Tickets are also available at all TicketMaster outlets.

Crawfish Festival schedule of events

The Country Cajun Crawfish Festival at the Mississippi Coast Coliseum in Biloxi will be April 18-20.

Schedule of events

Friday, April 18
Friday is pay one price for carnival rides, 6-10 p.m.
5 p.m. Gates Open
5:30-6:15 p.m. Announcements/Absolute

Vodka Giveaways
6:30-7:15 p.m. Bruce Daigneport Cajun Band
7:15-7:30 p.m. WXRG Rock-n-Roll Crawfish Races
7:30-8:30 p.m. Jeff Carson in Concert
8:30-9 p.m. Isle of Capri & Kicker 108, "Name That Country Tune"
9:15-10:30 p.m. Lee Roy Parnell in Concert

10:30 p.m. Magic 93.7 Overexposure Tantasities, Swimwear Competition
11 p.m. Venue Closes

Saturday, Apr. 19
11:30 a.m. Gates Open
Noon-1 p.m. Curtis Cabello - Rockin' Cajun Country
1-1:15 p.m. Coast 102 "Hoop! There It Is" Hula Hoop Contest
1:15-2:15 Bruce Daigneport 2:15-2:30 p.m. "Fiddling Around" Contest with WXOR "Real Country" 92.5
2:30-3:15 p.m. Thompson Brothers Band
3:15-3:30 Harrison County Beautification/Earth Day Recycling, Fashion Show
3:30-4:15 p.m. Clodus T. Judd, "Weird Al Yankovich of Country Music"
4:15-4:30 WXRG Rock-n-Roll Crawfish Races

4:30-5:15 p.m. Curtis Cabello
5:15-5:30 p.m. Magic 93.7 & Winn-Dixie "Price Is Right"
5:30-6:15 p.m. Bruce Daigneport
6:15-6:30 p.m. Isle of Capri Contest
6:30-7:30 p.m. Thompson Brothers Band
7:30-7:45 p.m. Budweiser Frozen T-Whit Competition
7:45-8:30 p.m. Clodus T. Judd
8:30-9:15 p.m. Cajunland Spices Crawfish Eating Competition
9:15-10:30 p.m. Neal McCoy in Concert
10:30 p.m. WCPR & Overexposure Tantasities, Bikini Fashion Show
11 p.m. Venue Closes

Sunday, Apr. 20
Sunday is pay one price for carnival rides noon-5 p.m.
11:30 a.m. Gates Open
Noon-1 p.m. Warren Caesarr - Louisiana Cajun/Zydeco
1-1:15 p.m. WXRG Rock-n-Roll Crawfish Races
1:15-2:15 p.m. Jodi Harns - Coastwide Talent Search Winner
2:15-2:30 p.m. Magic 93.7 & Winn-Dixie "Price Is Right"
2:30-3:30 p.m. Warren Caesarr
3:30-3:45 p.m. WXRG Rock-n-Roll Crawfish Races
3:45-4:45 p.m. Jodi Harns
4:45-5:15 p.m. Budweiser Make-A-Wish Charity Auction
5:15-6:30 p.m. Sammy Kershaw in Concert "Vidalia"
7 p.m. Venue Closes

Gold, Silver, Diamonds, Gems & Watches...
BAYOU JEWELERS & WATCH REPAIR
634 Hwy. 90 • Waveland
466-0425

Northshore Limousine, Inc.
"AFFORDABLE FUN AT ITS BEST!"
Weddings • Proms • Airport Packages
(504) 641-1313



IN DIAMONDHEAD, SOUTH OF I-10, NEXT TO ACE HARDWARE

"Home of the BEST Shrimp Pasty"

SERVING YOU SEAFOOD, STEAKS, SALADS & HOMEMADE SOUPS

Nightly Dinner Special Daily Lunch Specials

Chef's Choice \$4.95 Sandwich, Soup & Drink

Other Specials... \$3.50-\$4.75
Mon-Thurs: 10:30-9 • Fri-Sat: 10:30-10 • Closed Sun

4 LOCATIONS TO SERVE YOU

Diamondhead Gulfport Orange Grove Parkville

5. 04.110 • 5. 23.011 • 5. 10.40 • 5. 10.40

258-9566 • 571-5137 • 571-5120 • 571-1400

CINEMA IV
467-1492
Chicken Plaza, Hwy. 603 & 50, Waveland
Closed Sunday • Closed Monday

ANACONDA
Mon-Fri: 7, 9; Sat-Sun: 3, 5, 7, 9

DEVIL'S OWN
Mon-Fri: 7, 9; Sat-Sun: 3, 5, 7

DOUBLE TEAM
Mon-Fri: 9; Sat-Sun: 5, 9

LIAR LIAR
Mon-Fri: 7, 9; Sat-Sun: 3, 5, 7, 9

THE SAINT
Mon-Fri: 7, 9; Sat-Sun: 2:30, 4:45, 7, 9:10

NOW SHOWING!

JAMAICA Shuttle
NONSTOP FROM NEW ORLEANS
ReggaeJAM

Royal Court
\$412
FREE 20 minute Massage

Runaway HEART Calypso
\$479 ea. Full Breakfast Plan
Coyaba Cmt. Bst. Elegance **\$509** ea.
Dx All Inclusive from **\$650** ea. **GARDEN**
3 meals daily & unlimited bar drinks!

Includes: air, 3 nts, hotel, transfers, \$22.95 US dep. tax, all hotel taxes, 10% svc. charge & 2 day FedEx. (The only tax you pay is \$10 Jamaica Dep. Tax)

CALL FOR BEST PRICES ON...
SANDALS COUPLES Cabana Golf
CALL TODAY

TRAVEL AFFILIATES
Cruises Only
839 HWY 90
BAY ST. LOUIS
467-5678

Feast Your Eyes...

on just a sampling of the most mouthwatering dishes from our fabulous new menu:

Bar B Q Shrimp...
New Orleans style (in shells) in a peppery butter & garlic sauce...6.95

Stuffed Mushrooms...
Four mushrooms caps stuffed with seafood dressing...5.50

Oysters Rockefeller...
Baked oysters on the half shell with spinach, bread crumbs and parmesan cheese...6.95

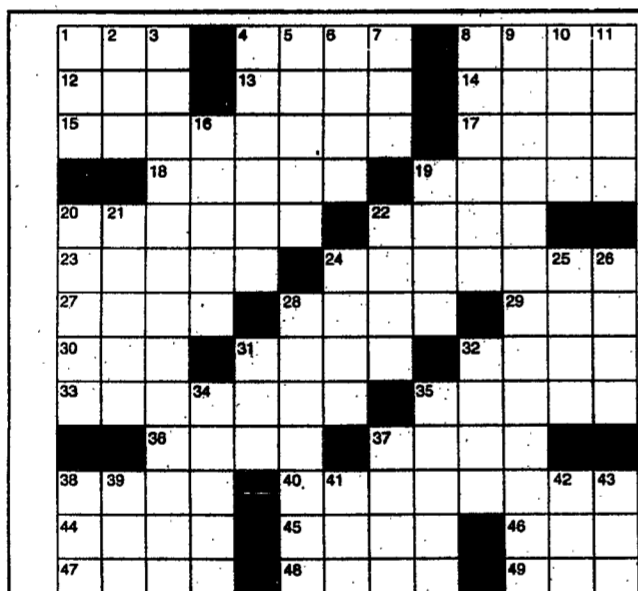
Paniced Fish Bienville...
Fried fish covered in a cream sauce with shrimp, crawfish, crabmeat and mushrooms served with mashed potatoes and a vegetable...13.95

Seafood Platter...
Fried fish, oysters, shrimp, soft shelled crab and stuffed shrimp. Served with hushpuppies and french fries...seasonal

For a limited time on Wed. & Thu., buy one entrée at regular price and get the second entrée of equal or lesser value for half price! (not to be used in combination with any other offer.)

NEW CHEF - NEW MENU
Same impeccable service
Experience casual elegance and have dinner at

Vincent's RESTAURANT
Open Wed-Sat: 5PM-Till
215 Coleman Ave. • Waveland
467-7355



CLUES ACROSS

1. Medallion
4. Blood relations
8. Citrus fruit with wrinkled skin
12. Slip
13. Genus of trees
14. Alum
15. Resistant to oils and aging
17. Greenish yellow
18. Language spoken in China
19. East German city
20. Celtic language
22. Gripe
23. With bristles
24. Grittier
27. Bert, Oz lion
28. Slender nail
29. Basis of human conduct
30. Supplement with difficulty
31. Greater than zero
32. Strays
33. Members of U.S. Navy
35. Newspaper
36. Betrayers
37. Grape residue after pressing
38. Collection of facts
40. Garment
44. Paul, Swiss painter
45. Lake, one of the Great
46. Tokyo's former name
47. Spawning nest of trout
48. Muttonfish
49. Catch

CLUES DOWN

1. Bog
2. Gold or zinc, for example
3. Full of sorrow
4. Dirty and run-down
5. Intestinal
6. Bolivian river
7. So, in Scottish
8. More ominous
9. Miserable
10. Runs
11. Cognitive content
16. Fairer
19. Understand
20. Winds
21. Wake up
22. Constrictors
24. Leg shank
25. British peer ranking below a marquis
26. Similar to the natural color of pinks
28. States clearly, in a way
31. Preferred above all others
32. Auricles
34. Bleated
35. Purple bush
37. Way to injure
38. Danish money, abbr.
39. Brew
41. Division of geological time
42. Potato state, abbr.
43. Wealthy man

SOLUTIONS ACROSS

1. Fob
4. Sibs
8. Ugli
12. Err
13. Olea
14. Grad
15. Neoprene
17. Limes
18. Rasta
19. Rial
20. Gaelic
22. Beef
23. Awned
24. Coarser
27. Lark
28. Bird

SOLUTIONS DOWN

1. Fen
2. One
3. Broken-hearted
4. Sordid
5. Ileac
6. Ben
7. Sea
8. Uglier
9. Grief-stricken
10. Lark
11. Lark
16. Pale
19. Rial
20. Lark
21. Awake
22. Boas
24. Crus
25. East
26. Roy
28. Blesses
31. Pet
32. Ears
34. Bread
35. Dalea
37. Maim
38. DKR
39. Ale
41. Era
42. Ida
43. Nob

WORLD ON ICE

TOY STORY

The toys are back... ON ICE!

APR. 17 THRU 20

Louisiana Superdome

*** SHOWTIMES ***
THU. APR. 17 • 7:30 PM
FRI. APR. 18 • 7:30 PM
SAT. APR. 19 • 7:30 PM
SUN. APR. 20 • 7:30 PM

*** TO BUY TICKETS:**
★ SUPERDOME BOX OFFICE
★ All Ticket Centers
★ BY PHONE: (504) 522-5555
★ BY MAIL: Send self-addressed envelope with check or money order payable to Louisiana Superdome, 601 Poydras St., New Orleans, LA 70112

SAVE \$6 ON TICKETS
With coupons from K & B Drugs
Courtesy of WDSU / K & B Drugs

1 KIDS UNDER 12 PAY HALF PRICE ON TICKETS!
\$9.50 - \$12.50 - \$15.50

COMMUNITY

p91B

Programs highlight National Library Week

Ideas. Imagination. Adventure.

This year's National Library Week, April 13-19, celebrates the wonderful world of learning and fun to be found with the theme "Kids connect @ the Library."

The goal is to encourage parents, grandparents and other caregivers to bring children to libraries early and often to help them connect to books, computers and other resources that will help them to learn and grow throughout their lives.

"Reading is still the most basic skill in an information society," explains Prima Plauché, Hancock County Library System Director. "But it's no longer enough. Kids today must learn how to navigate the information superhighway."

"As librarians, we're concerned that all children and adults have access to information and this important technology," Plauché said. "A library card gives every child the key to success."

To make information retrieval easier, the Hancock County Library System will provide several self-service features to its library users during the week.

The automated card catalogs at all three branches will now allow users to review their library account information, review books on reserve, review books checked out and

renew their own books themselves. Additional features will soon follow, including home computer access to the automated card catalog that will allow library users to place holds, renew books and search from the convenience of their home or office at any time.

User friendly features are already being utilized by the 29,000 library account holders. Searching for information is fast and simple. The automated card catalogs at all branches allow users to search for information in more than seven ways, including title keyword and subject keyword. Users can now place holds by telephone or in person and designate the library branch at which they wish to pick up the item.

Check out is fast and convenient. All items in the library are barcoded. Patrons receive printed receipts for all transactions upon check out with due dates. And, the system is a member of a computer network of more than 1,700 libraries throughout the Southeast. These libraries will loan materials not owned locally.

Obtaining information from magazines and journals also has never been easier in Hancock County. The library's reference information center contains more than 650 magazine and journal titles, many with full text articles immediately available to print on

public printers. This bank of computers also provides the ability to access and print Internal Revenue Service forms and publications.

"We want the public to know that their blue library card is an information credit card," said David Woodburn, Hancock County Library System Public Service Coordinator. "In Hancock County, we continuously try to eliminate barriers to efficient service while maintaining a high level of customer satisfaction."

Other events to celebrate National Library Week will include an open house at the Kiln Library, Monday through Thursday, April 14-17, from 9:30 a.m. to noon. The public is cordially invited to stop by the Kiln Library for refreshments.

Special children's story hour programs will be held Tuesday, April 15, at 10:30 a.m. at the Kiln Library, at 1 p.m. at the Waveland Library Literacy Center, and Wednesday, April 16 at 10:30 a.m. at the Bay St. Louis-Hancock County Library.

The library's more than 40 volunteers will be recognized and honored at a special reception on Wednesday, April 16 at 4 p.m. at the Waveland Library Literacy Center.

National Library Week is a nationwide observance sponsored by the American Library Association and libraries across the country each April.



Barney visits with a young boy about how much he enjoys coming to the library.

Contest rewards library, family

How has the library helped you and your family? Your answer could win \$20,000 in cash for your child's college education as part of a national "Kids Connect @ the Library" contest sponsored by the American Library Association and Suave.

"The library is a parent's best friend when it comes to educating and entertaining children," said Prima Plauché, director of the Hancock County Library System. "This contest is an opportunity for parents to show how their family has benefited and be eligible for some great prizes."

All three branches of the library system are distributing entry forms for the contest. Entry forms are also available at participating retailers and online (<http://www.ala.org/>

KidsConnect).

Based on the National Library Week theme, the contest invites adults 18 and over who are the parent or legal guardian of at least one child to tell in 125 words or less how they make the library part of their family lives and how the library helps connect them to each other, the Internet, better grades, financial savings, family entertainment and more. The national contest runs through April 30.

Prizes are being furnished by Suave. Multimedia computers will be awarded to one winner in all 50 states and to the library of their choice. A grand prize of \$20,000 will be awarded for the best overall entry plus a multimedia computer for a library of the

winner's choice. Suave is also contributing \$125,000 to the Fund for America's Libraries, to support the work of the American Library Association.

The American Library Association is the oldest and largest library association in the world with 57,000 members. Its mission is to promote the highest quality library and information services and to protect public access to information.

Suave is the brand name for a line of hair and personal care products produced by Helene Curtis.

More information is available by calling David Woodburn, Bay St. Louis-Hancock County Library, 467-5282; Evelyn Necaise, 467-9240; or Sandra Ladner, Kiln Library, 255-1724.

Help children connect

We've heard the statistics over and over again. Millions of Americans can't read. One in four adults can't read well enough to hold a job, read the label on a medicine bottle or the instructions for putting a crib together. These aren't just immigrants who grew up with another language. These are people raised in the United States.

As if that weren't bad enough, we have a new form of illiteracy that will plague today's children in the future: technological illiteracy.

The world is quickly moving into an age driven by computer technology. And being able to read isn't enough. Our children must know how to use computers to locate information for their studies, their jobs and their lives. Why? Because kids who aren't logged on and literate will be lost in the next century.

Fortunately, there is a solution: One that exists in virtually every school and community. The library.

The positive impact of libraries on children is well documented. A 1994 study found that the highest achieving students attend schools with good library media centers, regardless of whether their schools and communities are rich or poor and whether adults in the community are well or poorly educated. Similar reports indicate that access to public libraries affect how much children read, which also affects how well they read.

Without the variety of interesting materials that libraries can provide, reading can be boring to kids who are entranced by the excitement of TV and video. In fact, many children who used to enjoy reading have stopped.



they now prefer reading over television, that is, since someone took the time to introduce them to the library.

It's up to parents, grandparents and other caring adults to make sure kids connect with the library and discover the wonderful world of ideas, learning and fun it offers. It's also up to us to see that our school and public libraries have the support they need to provide up-to-the-minute resources. Today, that means computers as well as books.

This week (April 13-19) is National Library Week, a time when library supporters across the nation celebrate the library's contributions.

We urge you to join in the celebration by stopping by the library and seeing what's new since you were a kid. Better yet, take a child—your own or someone else's—with you and help them explore the riches to be found. Being broke is no excuse. The library is one place that doesn't charge admission. And you can't afford not to make time.



Library tour and feathered friends to highlight special story hours

A Tour of the Library will be the National Library Week theme of the children's story hour at the Bay St. Louis-Hancock County Library on Wednesday, April 16, at 10:30 a.m.

My Hometown Library, The Library Dragon and The Adventures of Cap'n O.G. Readmore are the books to be read during the program.

Children will take a tour of the library and receive color sheets.

Feathered Friends is the theme of the children's story hour at the Kiln Library, set for Tuesday, April 15, at 10:30 a.m.

There's a Duck in My Closet, Henny Penny and The Ugly Duckling are the books to be read during the hour.

Children will receive a cut and color craft sheet for the book, Henny Penny.

Weekly story hours are held September through May. Pro-

grams last approximately one hour.

The Kiln Library hosts a story hour every other Tuesday at 10:30 a.m. These programs last about 30 minutes.

Programs and activities are designed for pre-school age children three to five years old who are not part of a nursery

or pre-school group.

For individual branch information, contact David Woodburn at the Bay St. Louis-Hancock County Library at 467-5282; Sandra Ladner, Kiln Library, 255-1724; or Donna Hutchings, Waveland Library Literacy Center, 467-9240.



Chuckles the Clown makes balloon animals for the children during one of the library's special programs.

WHAT'S FOR

MENUS
Apr. 14-18
Milk served daily
for breakfast
and lunch

Bay St. Louis- Waveland School District

BREAKFAST

Monday — Juice, Cereal and Toast or Sausage Biscuit.
Tuesday — Juice, Cereal and Toast or Pancake and Sausage on Stick.
Wednesday — Juice, Cereal and Toast or Glazed Donuts.
Thursday — Juice, Cereal and Toast or Breakfast Pizza.
Friday — Juice, Cereal and Cinnamon Toast or Sausage Biscuit.

LUNCH

Monday — Burrito with Chili and Cheese, Pepperoni and Cheese Pizza, Buttered Peas, Salad with French Dressing, Apple and Orange Wedges.
Tuesday — Beef Taco Pie or Roast Beef Po-boy, Lettuce/Tomato/Cheese, Mexican Rice, Mixed Vegetables, Royal Brownie.
Wednesday — Barbecued Beef on Bun, Spaghetti and Meat sauce, Garden Salad, Broccoli/Cauliflower/Carrots, Fruit Cup, Hot Roll.
Thursday — Turkey Sub with Trimmings, Fried Chicken, Broccoli and Rice Casserole, Glazed Sweet Potatoes, Calico Fruit, Devils' Food Delight, Hot Roll.
Friday — Mexican Taco Salad or Hamburger with Trimmings, Lettuce/Tomato/Cheese, Buttered Corn, French Fries, Frozen Juice Bar.

Hancock High School

Served daily:
Chef Salad, Bread,
Dessert and Milk
BREAKFAST

Monday — Pop Tarts, Juice.
Tuesday — Cereal, Toast, Applesauce.
Wednesday — Pizza, Juice.
Thursday — Egg and Biscuit, Juice.
Friday — Pizza, Juice.

LUNCH

Monday — Hot Dogs with Chili, Whole Kernel Corn, Coleslaw, Pear Salad.
Or Pizza, Whole Kernel Corn, Pear Salad.
Or Spaghetti, Whole Kernel Corn, Hot Rolls, Pear Salad.
Tuesday — Chicken Pattie on Bun, French Fries, Strawberry Applesauce, Fresh Broccoli.
Or Cheeseburger on Bun, Pickle Spears, Potato Logs, Strawberry Applesauce.
Or Red Beans, Steamed Rice, Smoked Sausage, Coleslaw, Strawberry Applesauce, Cornbread.
Wednesday — Baked Chicken, Rice and Gravy, Garden Salad, California Vegetables, Jello, Hot Rolls.

Heitzmann selected as Outstanding Freshman Female

During Awards Day held in Claude Bennett Auditorium April 2 at the University of Southern Mississippi, Julie Ann Heitzmann was recognized as one of six Outstanding Freshman Females. She was also recognized for membership in Alpha Lambda Delta, Phi Eta Sigma, Gamma Beta Phi and Lambda Sigma.

Alpha Lambda Delta and Phi Eta Sigma are national honor societies promoting academic excellence during a student's freshman year.

Gamma Beta Phi is an honor and service society designed to recognize its members for excellence in scholarship, promote leadership development, and enhance education through its many service projects. Students eligible for membership must be in the top 20 percent of their class.

Lambda Sigma is a sophomore leadership honor society, dedicated not only to high stan-

Or Pizza, French Fries, California Vegetables, Jello.
Or Tuna on Bun, Pickle Spears, Potato Logs, Jello.
Thursday — Lasagna, Pea Salad, Peaches, Garlic Rolls.
Or Hot Dog with Chili, French Fries, Peaches.
Or Roast Beef on Bun, Stack of

Trimming, Tater Tots, Peaches.

Friday — Pizza, French Fries, Bread Sticks, Juice Bars.
Or Meat Loaf, Rice and Gravy, Seasoned Green Beans, Hot Rolls, Juice Bars.
Or Corn Dog, French Fries, Juice Bars.

Bay High Star Student

Andrew J. Lanclos has been named as a STAR (Student-Teacher Achievement Recognition) Student for the 1996-97 school year by the Mississippi Economic Council, sponsor of the program.

The Bay High School senior will be honored during the Education Celebration portion of the MEC's annual membership meeting April 11 in Jackson.

Star students are selected on the basis of academic excellence. American College Test scores and scholastic averages are considered in designation of the school's Star Student, explained Bob Pittman of Jackson, MEC president.

"The STAR Program encourages and promotes academic achievement among Mississippi's high school seniors," he said.

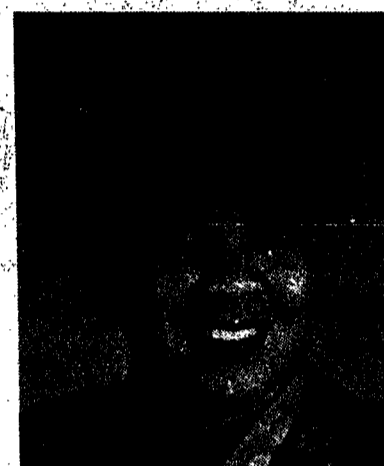
Each Star Student is asked to designate a Star Teacher, the classroom teacher who has made the greatest contribution to the student's scholastic achievement.

Tanya M. Robertson was designated STAR Teacher.

All 500-plus Star Students and Star Teachers will receive recognition from the Council; and the top 20 Star Students, named All-Star Scholars, and their Star Teachers will be presented scholarship awards. The highlight of the Education



Andrew Lanclos



Tanya Robertson

Celebration will be the naming of the Mississippi Star Student and Star Teacher.

USMGC class schedule available

The University of Southern Mississippi Gulf Coast has released its year-around class schedule that includes the 1997 summer term, and tentative course line-ups for the fall and spring terms for academic year 1997-98.

The schedule includes general information about the university and about class offerings as well as specifics concerning registration deadlines, fees and other information.

The class schedules are free to the public. Copies are available at USMGC's Gulf Park campus in Long Beach, at the

Keesler Center in Biloxi and at the USM Jackson County campus in Gautier.

For information, call the Gulf Park campus at 865-4500; the Keesler Center at 277-2398 or Jackson County at 497-3636.



THE KID COMPANY
clothing • toys
jewelry • dancewear
113 Hwy 90, Near the Bay Bridge
467-6786
Mon-Sat: 10-5:30 • V/MC/AE/DISC

Pay Your Bill South Phone Bill At...
BEST PAWN
466-4665
1248-B Hwy 90 • NEXT TO POST OFFICE • BAY ST. LOUIS

PLAZA MORTGAGE GROUP, INC.

Home Equity Loan • Refinance/Purchase

- FAST LOAN APPROVALS
- FAST CLOSINGS
- GREAT RATES
- SLOW CREDIT WELCOME
- DEBT CONSOLIDATION

CALL FOR YOUR APPOINTMENT TODAY!

APPLY BY PHONE

601-385-7733

240 Eisenhower Drive, C-2 • Biloxi, MS

Hancock North Central Gulfview and Charles B. Murphy Elementary Schools

Served daily:
Chef Salad, Bread,
Dessert and Milk
BREAKFAST

Monday — Pop Tarts, Juice.
Tuesday — Cereal, Toast, Applesauce.
Wednesday — Pizza, Juice.
Thursday — Egg and Biscuit, Juice.
Friday — Pizza, Juice.

LUNCH

Monday — Hot Dogs with Chili, Whole Kernel Corn, Coleslaw, Pear Salad.

Or Spaghetti, Whole Kernel Corn, Hot Rolls, Pear Salad.
Tuesday — Chicken Pattie on Bun, French Fries, Strawberry Applesauce, Fresh Broccoli.

Or Red Beans, Steamed Rice, Smoked Sausage, Coleslaw, Strawberry Applesauce, Cornbread.
Wednesday — Baked Chicken, Rice and Gravy, Garden Salad, California Vegetables, Jello, Hot Rolls.

Or Tuna on Bun, Pickle Spears, Potato Logs, Jello.
Thursday — Lasagna, Pea Salad, Peaches, Garlic Rolls.

Or Roast Beef on Bun, Stack of Trimmings, Tater Tots, Peaches.
Friday — Pizza, French Fries, Bread Sticks, Juice Bars.

Corn Dog, French Fries, Juice Bars.

St. Clare School

BREAKFAST

Monday — Nutri Grain Bars, Juice.
Tuesday — Pancakes, Syrup, Juice.
Wednesday — Cereal, Toast, Juice.
Thursday — Sausage Biscuit,

Juice.

Friday — Honey Bun, Juice.

LUNCH

Monday — Tacos, Lettuce and Tomatoes, Cheese and Sauce, Half an Orange.

Tuesday — Barbecued Pork on Bun, Tater Tots with Catsup, Baked Beans.

Wednesday — Meat Sauce, Spaghetti, Whole Kernel Corn, Fruit, Bread.

Thursday — Finger Steaks, Au Gratin Potatoes, Green Beans.

Friday — Fish Sticks with Tartar Sauce, Buttered Noodles, Spinach.



Tired of searching for the best value in a Satellite System?



PRIMESTAR
AMERICAN RURAL CABLE

601-831-0086 OR 800-832-3316

*Offer valid on primary outlet only. Price does not include programming or applicable sales tax. Certain area restrictions apply. Distributed by COX COMMUNICATIONS.

EXPERT JEWELRY & WATCH REPAIR DONE ON PREMISES!

Bayou Jewelers & Watch Repair

634 Hwy. 90 • Waveland • 466-0425

Business Showcase

PRESENTING SOME OF THE FINEST BUSINESSES IN TOWN!

KITCHEN-N-BATHS

By Park Supply Co., Inc.

SHOWROOM FEATURING ...

Eljer Plumbing Fixtures
Jacuzzi Whirlpool Baths
Premiere Fiberglass Tub & Shower Units
Frigidaire & Jenn. Air Appliances

209-B HWY 90 • WAVELAND • 463-1140
Mon-Fri: 8AM-5PM • Sat: 8AM-12PM

DIAMONDHEAD

SALES BY OWNER

LET US HELP YOU SELL IT YOURSELF

LOTS HOUSES BOATS
ALL OF HANCOCK COUNTY
RESIDENTS, RENTERS AND BUILDERS
WE ARE NOT A REAL ESTATE AGENCY
CARS R.V.'s
LOCATED NEXT TO DIAMONDHEAD ACE HARDWARE
STOP BY OR CALL
255-9500

MILLER'S POOL SUPPLIES

FULL SERVICE

ABOVE GROUND POOLS AND SPA SALES
INSTALLATION • MAINTENANCE
SUPPLIES • REPAIRS

KIPSY MILLER PH: 601-467-2200
612 Hwy 90
Waveland, MS 39576

MAYO'S

HEATING AND AIR CONDITIONING
Authorized Dealer

SALES & SERVICE

HEAT PUMP SPECIALIST
Residential • Commercial

467-5975
LICENSED & BONDED
HEAT PUMP
509 Ulman Ave. • Bay St. Louis

Camper City

TRUCK ACCESSORIES

Specializing in truck toppers & truck accessories

• Bed Liners • Hitches
• Seats • Running Boards
• Bug Shields • Tool Boxes
• Vent Visors • Etc. ...

Lorraine Rd. • So. of I-10 • Gulfport, MS
1-800-844-8041 • Ph: 897-9107
TODD ROBERTS, OWNER/MGR
Sales • Kenny, Bubba

LIGHTNING QUICK

SIGNS

Fast • Sharp • To the Point!

Banners • Interior/Exterior Signs
Magnetic Signs • Storefront Lettering
Boat & Auto Lettering • Real Estate & Political Signs
INSTALLATIONS AVAILABLE!!
Imprint YOUR Logo on Over 95,000 Items to Choose From!!
304-E Hwy 90 • Waveland, MS 39576
(601) 467-1718 • FAX: (601) 466-9842
GARY KNOBLOCK, OWNER

To Advertise
Your Business
Here, Call
467-5473 Today!

To Advertise
Your Business
Here, Call
467-5473 Today!

TO ADVERTISE YOUR BUSINESS HERE, CALL YOUR SEA COAST ECHO ADVERTISING REPRESENTATIVE TODAY AT 467-5473!

HMC Matur

Hancock Med
The American
Retired Person
for a 55 Alive/
Course Thurs
April 17 and
Business an
Complex.

AARP devel
hour classro
course to help
and older imp
and prevent t

The first s
Thursday, Apr
p.m., followed
session the ne
Fee is \$8, pay
The course

Beauv archeo

Beauvoir M
Landmark wi
cheology exca
on April 14-18
conducted wit
of the Mississ
of Archives ar
of an ongoing
search progra
cument as me
estate's 19th
century featu

In conjunct
Beauvoir is
third annu
History" prog
will involve
students from
high schools t
Mississippi in
tional experi

Students w
of archeology
appreciation
they particip
logical exca
by a trained

According
tor Keith Ha
ogy is not as
diana Jones
us to belie
another scien
cumenting t
and events
However, the

Prom

Area high
planning a
raise awaren
of using a
drugs.

The event
fort by tho
across the s
their peers
wide insur
pledge to n
drugs, espec

Events
Promise ra
reality of a
educational
ing letters
endorsemer

Many hig
borate mo
"Jaws of Li
Local law
cials, rescu
copter me
vices are ca
monstrate
driving un

Wiese

Dr. Deni
University
sippi associ
ine science
Center, too
workshop,
of Non-Sch
ductory Co
the Nation
ence's Nati
cil Commit
ate Science
American
ogy and

HMC to host 55 Alive Mature Driving Course

Hancock Medical Center and The American Association of Retired Persons (AARP) will offer a 55 Alive/Mature Driving Course Thursday and Friday, April 17 and 18 at the HMC Business and Education Complex.

AARP developed the eight-hour classroom refresher course to help drivers 50 years and older improve their skills and prevent traffic accidents.

The first session will be Thursday, April 17, 9 a.m.-1 p.m., followed by an afternoon session the next day, 1-5 p.m. Fee is \$8, payable to AARP.

The course is designed to

meet the specific needs of older drivers. It covers age-related physical changes, declining perceptual skills, rules of the road, local driving problems and license renewal requirements.

Volunteer instructors recruited and trained by AARP conduct the course, which is presented through a combination of slide presentations and group discussion.

Most automobile insurance companies provide premium discounts to graduates of this course.

To register, call 452-2181 or 466-3391.

Beauvoir conducts archeology 'dig'

Beauvoir National Historic Landmark will conduct an archeology excavation at the site on April 14-18. The excavation, conducted with the assistance of the Mississippi Department of Archives and History, is part of an ongoing institutional research program designed to document as many of the historic estate's 19th and early 20th century features as possible.

In conjunction with the "dig," Beauvoir is also hosting its third annual "Hands-on-History" program. The program will involve several hundred students from junior high and high schools throughout coastal Mississippi in a unique educational experience.

Students will learn the basics of archeology and gain a deeper appreciation for local history as they participate in an archeological excavation supervised by a trained archeologist.

According to Beauvoir director Keith Hardison, "Archeology is not as glamorous as 'Indiana Jones' movies would lead you to believe. It is simply another scientific method of documenting the people, places and events of a bygone area. However, there is an unmistak-

able air of excitement when a student discovers a tangible reminder of a previous era or, in some cases, a vanished civilization. That is an experience that cannot be duplicated in the classroom or even on television.

Hardison notes that "finds" excavated by either students or archeological crew members have included pieces of the Davis family willow ware, a French coin, Confederate veterans insignia and even Native American projectile points and pottery.

The archeological excavation is a part of Beauvoir's celebration of Mississippi Confederate History Month and may be viewed as part of the museum tour from 9 a.m.-5 p.m. daily.

Admission rates are \$6 for adults, \$5.50 for senior citizens (65 and over) and active military, and \$3.50 for students (6-15). Group tours are available on a limited, reservation-only basis.

Beauvoir, the home of Jefferson Davis, is a National History Landmark operated by the Mississippi Division, Sons of Confederate Veterans.

For additional information, contact the museum's Education Office at (601) 388-9074.

Prom Promise Program

Area high school students are planning a series of events to raise awareness of the dangers of using alcohol and other drugs.

The events are part of an effort by thousands of students across the state who are urging their peers to sign the Nationwide Insurance Prom Promise pledge to not use alcohol and drugs, especially on prom night.

Events promoting Prom Promise range from the harsh reality of a mock car crash to the educational experience of writing letters to city officials for endorsements.

Many high schools stage elaborate mock car crashes or "Jaws of Life" demonstrations. Local law enforcement officials, rescue services and helicopter medical transport services are called into action to demonstrate the deadly results of driving under the influence.

Other high schools plan Prom Promise letter writing campaigns, often incorporated into English classes. Students write letters explaining the program and the school's involvement to various city officials requesting an endorsement or proclamation.

The school's Prom Promise committee, with the help of local Nationwide Insurance agents, organize events aimed at encouraging students to sign the Prom Promise pledge.

The program is a special safety effort. It's offered free to high schools in 22 states and the District of Columbia as a way to provide a positive, fun program to their students to encourage a drug- and alcohol-free prom night.

For information, call the Prom Promise Information Line at 1-800-211-PROM (7766).

Wiesenburg attends workshop

Dr. Denis A. Wiesenburg, a University of Southern Mississippi associate professor of marine sciences at Stennis Space Center, took part in a Feb. 9 workshop, "Meeting the Needs of Non-Science Majors in Introductory Courses," sponsored by the National Academy of Science's National Research Council Committee on Undergraduate Science Education and the American Society for Limnology and Oceanography and

funded by the Exxon Education Foundation.

The workshop was held in Santa Fe, N.M. Wiesenburg is leading a team at USM that teaches Introduction to Ocean Science, the marine science department's lab course for non-science majors.

He also spent April 5-6 in Washington D.C., providing the American Geophysical Union with advice on improving the use of technology

CLUB

Bay-Waveland Elks Lodge 2776

Newly elected officers of the Bay-Waveland Elks Lodge 2776 were installed April 6. The ceremony was conducted by Mel Hornback with a team of Past Exalted Rulers from other Gulf Coast Lodges.

The officers are Gene Woodrick, Exalted Ruler; Conrad Maufrey, Esteemed Leading Knight; Ross Burke, Esteemed Loyal Knight; John Ketcherside, Esteemed Lecturing Knight; Frances Graves, Secretary; Russell Voorhies, Treasurer; Todd Triffley, Esquire; Bob Hubbard, Chaplain; Alvin Fahrenholt, Inner Guard; Ken Hitchcock, Tiler and Donald Mauffrey and Philip Nami, Trustees.

The Lodge continues to meet on the second and fourth Thursdays of each month at the VFW on Third Street in Bay St. Louis. Each Friday the public is invited for dinner at a reasonable cost. Each week the menu alternates between catfish and steak, food being served 6:30-8:30 p.m.

Take Off Pounds Sensibly

WAVELAND

TOPS MS 233 Waveland met Tuesday, April 8 at the Waveland Public Library. Charlotte T. was the week's best loser with 2 1/2 pounds. Ruth W. was the week's best KOPS loser.

Nubia received a charm for losing 10 pounds. Ruth B., Jennie and Marie each received a badge for walking 25 minutes; Margie, Sherri and Rhonda for walking 50 minutes, and Jeannette and Juanita for walking 100 minutes. Pat presented a program on eating for energy.

TOPS MS 233 meets every Tuesday. Weigh-ins are from 5-5:45 p.m. with the meeting immediately following weigh-in.

Anyone interested in losing weight the sensible way and maintaining that weight loss is welcome to visit the TOPS chapter. Interested persons are invited to call Judy at 255-5413.

Take Off Pounds Sensibly

KILN

TOPS MS 231 Kiln met Monday, April 7 at the District 4 Community Center. Sarah was the week's best loser and Janet was best loser of the month. They each were presented with a certificate.

TOPS MS 231 meets every Monday at the District 4 Community Center, Hwy. 43, Kiln. Weigh-ins are 4:45-5:15 p.m. with the meeting following. The chapter encourages anyone desiring to lose and maintain weight to visit and join their TOPS chapter. For information, call Helen at 255-7658.

Real People holds election

Wesley Labat was elected president during the Krewe of Real People's recent elections for the 1997-98 Mardi Gras season.

Other officers elected were Connie Payne-Lampley, captain; Deidre Bradley, co-captain; Dianne Frederick,

treasurer; Sharon Alexander, corresponding secretary; and Lonnie Bradley, recording secretary.

For further information about the Krewe of Real People contact, captain Connie Payne-Lampley, 467-2247, or president Wesley Labat, 467-4768.

Real People seeks king/queen

The Krewe of Real People Mardi Gras organization is seeking king and queen candidates for the 1998 carnival season.

Contestants must be 18 years of age or older with a May 1,

1997, deadline consideration.

Interested parties can contact the krewe's captain, Connie Payne-Lampley, 467-2247, co-captain, Deidre Bradley, 467-7698, or krewe president, Wesley Labat, 467-4768.

D'head student honored

Karen Ann Matvick of Diamondhead was among those honored March 26 at the University of Southern Mississippi College of Business Administration's annual awards banquet.

The banquet is held each spring to highlight achievements of students in the College of Business Administration who distinguish themselves

banquet.

The banquet is held each spring to highlight achievements of students in the College of Business Administration who distinguish themselves

banquet.

The banquet is held each spring to highlight achievements of students in the College of Business Administration who distinguish themselves

banquet.

The banquet is held each spring to highlight achievements of students in the College of Business Administration who distinguish themselves

banquet.

The banquet is held each spring to highlight achievements of students in the College of Business Administration who distinguish themselves

banquet.

The banquet is held each spring to highlight achievements of students in the College of Business Administration who distinguish themselves

banquet.

The banquet is held each spring to highlight achievements of students in the College of Business Administration who distinguish themselves

banquet.

The banquet is held each spring to highlight achievements of students in the College of Business Administration who distinguish themselves

banquet.

The banquet is held each spring to highlight achievements of students in the College of Business Administration who distinguish themselves

banquet.

The banquet is held each spring to highlight achievements of students in the College of Business Administration who distinguish themselves

banquet.

The banquet is held each spring to highlight achievements of students in the College of Business Administration who distinguish themselves

banquet.

The banquet is held each spring to highlight achievements of students in the College of Business Administration who distinguish themselves

banquet.

The banquet is held each spring to highlight achievements of students in the College of Business Administration who distinguish themselves

banquet.

The banquet is held each spring to highlight achievements of students in the College of Business Administration who distinguish themselves

banquet.

The banquet is held each spring to highlight achievements of students in the College of Business Administration who distinguish themselves

banquet.

The banquet is held each spring to highlight achievements of students in the College of Business Administration who distinguish themselves

banquet.

The banquet is held each spring to highlight achievements of students in the College of Business Administration who distinguish themselves

banquet.

The banquet is held each spring to highlight achievements of students in the College of Business Administration who distinguish themselves

banquet.

The banquet is held each spring to highlight achievements of students in the College of Business Administration who distinguish themselves

Diamondhead Bridge Party

The Rotary Club of Diamondhead will hold its annual Bridge & Party Club Tuesday, April 22, 7 p.m. at the Diamondhead Community Center.

Tickets are \$5 and may be obtained from any Diamondhead Rotarian or Diamondhead banks.

LARGEST SELECTION OF CRAFT SUPPLIES ON THE MISSISSIPPI GULF COAST and the best prices!

Prom Corsage Special

Your Personal Touch will donate \$1.00 to your school's junior class for each corsage purchased from us.

GRADUATION INVITATIONS NOW AVAILABLE

Your Personal Touch

McLaurin Street • Waveland • (turn north at McDonald's Restaurant)
9AM-5PM MON-SAT 467-7261

Prom Time Pretties at...

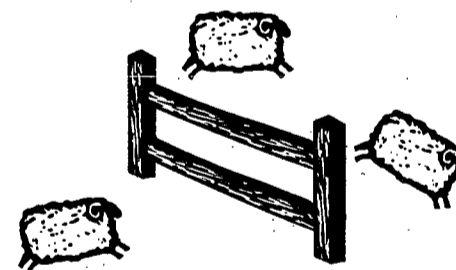


Dyeable Shoes
Gloves • Bags • Jewelry

PRINCESS
Dress Shoppe

BAY PLAZA SHOPPING CENTER
HWY 90 • BAY ST. LOUIS • 467-9338

Problem Sleeping?



Take this test. If you check any of the boxes below, you may have a sleeping disorder.

- ☐ Snoring (Obstructive Sleep Apnea)
- ☐ Inability to sleep (Insomnia)
- ☐ Sleepwalking, teethgrinding, sleepwalking (Parasomnias)

We spend one-third of our lives in sleep, and the remaining two-thirds are affected by that one-third. On Thursday, April 17, at 6:30 p.m., Dr. Anwant Chawla, a board-certified sleep disorders specialist, will conduct a seminar: *How to Diagnose and Manage Insomnia*. He will discuss how to get a good night's sleep and will share possible solutions for sleep problems. Reid Doster, licensed professional counselor, will also participate, presenting an overview of current treatments for insomnia. The talk will conclude with a question/answer session.

If sleep disorders are affecting your life, this seminar could provide welcome information. Seating is limited. Call 646-5014 to enroll.

NorthShore
Regional Medical Center

Tenet Louisiana HealthSystem
100 Medical Center Drive • Slidell, LA 70461

CERTIFIED CARPET CLEANING

\$18.95
per room

2 ROOM MINIMUM
Includes ...

- Pretreatment
- Truck Mount Cleaning
- Deodorizing

467-2680



AN INCENTIVE PROGRAM FOR ADULTS WHO WOULD LIKE TO RETURN TO COLLEGE!

To check out college again, USM Gulf Coast will give a Course without tuition charge, and loan books to adults who:

- Have not attended college during the past 3 years
- Have minimum of 54 semester hours credit with a "C" average
- Have not earned a bachelor's degree

For More Information, Call Test Drive
Harrison County 863-8691 • Jackson and Hancock Counties 1-800-488-0742

JUST ADDED: Special Test Drive Course Spring Semester for people who wish to pursue a career in Hotel, Restaurant, and Tourism Management.

AA/ECE/ADA

BIRTHS

CARL LESTER GIPSON IV.

Carl Gipson III and Marlena Keener of Waveland announce the birth of their first child, Carl Lester IV, April 7, 1997 at 10:47 a.m. at Memorial Hospital at Gulfport.

He weighed 8 pounds, 1 ounce.

Maternal grandmother is Denise Keener of Waveland.

Paternal grandparents are Carl and Donata Gipson of Pearlinton.

Great-grandparents include Carolyn Adam of Bay St. Louis and the late Clayton Adam, Bob Bauman of Slidell, Deloris Wilson of New Orleans, the late James Hoda and the late Mr. and Mrs. Carl Gipson Sr.

Great-great-grandmothers are Birdie F. Ladner and Bertha Ne-caise, both of Kiln.

ALEXANDRIA CALLIE IRIAS

Mr. and Mrs. Gustavo Adolfo Irias of Diamondhead, announce the birth of their first child, Alexandria Callie, March 20, 1997 at 8:49 p.m. at Ochsner Foundation Hospital in New Orleans.

She weighed 5 pounds, 8.2 ounces.

Mrs. Irias is the former Nicole Lynn Delbert.

Maternal grandparents are Karen Ann Menard of Leominster, Mass. and the late Calvin James Delbert.

Paternal grandmother is Olga Brantley of Diamondhead.

Great-grandparents include Huegette and Adam Sangster of Leominster the late Ancy and James Delbert.

EMMA LEIGH COTHEN

Mr. and Mrs. Joseph Gabriel Cothen of Waveland announce

'Girl Talk' classes

Your daughter is changing daily from a girl into a young woman. There is nothing you can do to stop the progress of Mother Nature, but you can equip your daughter with the knowledge she needs for her journey into womanhood.

You and our daughter can learn and have fun together by attending a program called "Girl Talk" which is designed for mothers and their daughters ages 9 through 12 years old.

"Girl Talk" is an educational program designed to enhance communication between moms and their pre-teen daughters about sexuality, family values, decision making and responsibility.

The "Girl Talk" classes are sponsored by Main Street Methodist Church and the Mississippi Cooperative Extension Service. The classes will be on four consecutive Tuesday

nights starting April 22 and going through May 13 from 6:30-8:30 p.m. at the Multipurpose Building of Main Street Methodist Church in Bay St. Louis.

The first session will be Apr. 22 and the remaining classes will be Apr. 29, May 6 and May 13. Only moms will attend the first session Apr. 22. Moms and daughters will attend the remaining sessions together.

The classes will be led by Marilyn Bailey, area health educator, and Darlene Underwood, Hancock County home economist with the Mississippi Cooperative Extension Service.

The class is limited and pre-registration is required. There is no cost for these sessions. To pre-register or for information, call the office of Main Street Methodist Church at 467-4538 Monday through Friday, 8:30 a.m.-12:30 p.m.

the birth of their first child, Emma Leigh, March 13, 1997 at 8:41 p.m. at Hancock Medical Center in Bay St. Louis.

She weighed 7 pounds, 4 ounces.

Mrs. Cothen is the former Karen Burns.

Maternal grandparents are Tom and Donna Burns of Bay St. Louis.

Paternal grandparents are Jodie Cothen of Waveland and Barbara Mangum of Bay St. Louis.

Great-grandparents include Dr. and Mrs. Joseph Cothen Jr. of Slidell, Mr. Matthew Erny of Sarasota, Fla. and Mrs. Gwendolyn Brockelherst Smith of Bradenton, Fla.

Property and Casualty Companies

Synopsis of the Annual Statement

as of
December 31, 1994

of
Genesis Insurance Company

P. O. Box 10352

Stamford
Connecticut
06904-2352

Assets

Bonds	\$	76,108,789
Stocks		0
Mortgage Loans on Real Estate		0
Real Estate		0
Cash on Hand and on Deposit		4,965
Short-Term Investments		324,610
Agents' Balances or Uncollected Premiums		9,052,051
Other Admitted Assets		8,009,671
Total Assets	\$	93,500,086

Liabilities, Surplus and Other Funds

Losses	\$	15,377,038
Loss Adjustment Expenses		1,096,609
Unearned Premiums		7,372,979
All Other Liabilities		2,798,083
Total Liabilities	\$	26,644,709
Capital Stock	\$	3,500,000
Surplus Funds		63,355,377
Total Capital and Surplus	\$	66,855,377
Total Liabilities, Surplus and Other Funds	\$	93,500,086

Mississippi Department of Insurance

I hereby certify that the above is a true and correct abstract of the statement of the above-name company filed with the Mississippi Insurance Department showing the condition of said company on December 31, 1994

George Dale
Commissioner of Insurance

38962

8100187

FC

Sea Coast Echo

HANCOCK

Auto Annex

1993 Chevy S-10 Blazer LT, leather • \$13,850

1995 Ford Explorer XLT, loaded • \$15,900

400 Jeff Davis Ave. • Long Beach, MS

822-9555

Property and Casualty Companies

Synopsis of the Annual Statement

as of
December 31, 1994

of
Generali - U.S. Branch

One Liberty Plaza

New York
New York
10006

Assets

Bonds	\$	224,088,022
Stocks		3,224,204
Mortgage Loans on Real Estate		0
Real Estate		0
Cash on Hand and on Deposit		1,874,268
Short-Term Investments		28,768,832
Agents' Balances or Uncollected Premiums		39,594,298
Other Admitted Assets		27,765,616
Total Assets	\$	325,515,241

Liabilities, Surplus and Other Funds

Losses	\$	167,978,076
Loss Adjustment Expenses		19,356,338
Unearned Premiums		38,331,919
All Other Liabilities		-5,213,651
Total Liabilities	\$	220,452,682
Capital Stock	\$	0
Surplus Funds		104,862,559
Total Capital and Surplus	\$	104,862,559
Total Liabilities, Surplus and Other Funds	\$	325,315,241

Mississippi Department of Insurance

I hereby certify that the above is a true and correct abstract of the statement of the above-name company filed with the Mississippi Insurance Department showing the condition of said company on December 31, 1994

George Dale
Commissioner of Insurance

11231

8100186

FC

Sea Coast Echo

Advertorial

Robert's Seafood Restaurant
PASS CHRISTIAN EXIT 20 FROM I-10
2 MI. E. OF DUPONT • KILN-DELISLE RD • 255-6857
Open Wednesday-Saturday 4:00-10:00 p.m.
SPECIAL WEDNESDAY THRU SATURDAY
ALL YOU CAN EAT CATFISH ... \$5.95
PRIME RIB ... \$8.95 (Thursday only)
ROAST STEAK ... \$8.95
SHRIMP & OYSTER PLATTERS ... \$8.95
COMBINATION PLATTER (choice of Roast, Oysters or Catfish) ... \$8.95
STUFFED CATFISH ... \$6.95
SHRIMP AU GRATIN ... \$6.95
Other Specials Available
SUNDAY: 12:00-8:00PM
Lunch Daily 11 a.m.-2 p.m.
Complete Catering

Blow Fly Inn
ON BAYOU BERNARD
Where people swarm for good food!
Don't miss our **ALL YOU CAN EAT BUFFET** served Monday and Friday **ONLY** from 11AM to 2:30PM!
Delicious home cooked entrees, including our **FABULOUS DESSERTS!**
\$7.95 Eat in • \$5.95 Take out
DAILY BLUE PLATE SPECIALS ... \$5.95
Salad • Entree • Bread Basket • Dessert
JOAN FERRARA, PROPRIETOR
1201 WASHINGTON AVE. • GULFPORT, MS
BUDGES 11AM-1PM • 7 DAYS A WEEK **896-9812** *DRINK • CARRY OUT • CATERING*

Potential customers could be reading about YOUR business in
THE BUSINESS REVIEW!
Contact Your Sea Coast Echo Advertising Representative For Information Today!
467-5473
Your ad will appear for six consecutive weeks and a feature story about your business, along with a photo will be published once FREE of charge!

Business Review

Wouldn't it be wonderful if you could lose at least six inches from your body in only 60 minutes, without surgery? Well you can! Introducing, Suddenly Slender, a safe, effective way to lose inches in all of the right places, in only 60 minutes, guaranteed!

Visit Suddenly Slender in Diamondhead and discover how The Body Wrap can work for you. The Body Wrap changes the body's shape and tightens the skin using porous elastic bandages soaked in a special mineral solution. It is safe, healthful and relaxing. Dana Burgess, owner of Suddenly Slender, said, "I really want to stress that this is not a 'water wrap' or a 'dehydration' process. Inches lost will not return unless, of course, you gain weight. We back this statement with a firm money back guarantee."

A total loss of six inches for women and four inches for men are guaranteed the very first visit.

The Body Wrap actually detoxifies your body and has many healthful benefits aside from making you slimmer and more attractive. The Body Wrap is excellent for ridding the body of cellulite. Cellulite is waterlogged, fatty tissue and is unsightly. A reduction in cellulite can be seen with the very first wrap. Cellulite dimples and ripples begin to diminish. The Body Wrap sculpts the body, not only reducing the overall size but improving the body shape. The Body Wrap can lift the bustline, tighten the waistline, flatten the stomach and outer thigh bulge. Dana adds, "Many of my clients have basically good bodies but have problems in just a few areas. In such cases we wrap the problem spots firmly to take off inches and wrap the rest of the body lightly to tighten the skin and improve the shape."

The Body Wrap is designed to take off inches rather than pounds. Dehydration wraps cause you to lose large amounts of fluid for a temporary weight loss. Inevitably the weight will return. With Suddenly Slender it stays off. If you experience any weight loss with the Body Wrap, it is a bonus. Dana adds, "The Body Wrap is designed to make you look and feel younger, want to lose inches from your body, and look better. You can't suddenly become 20 years old in an appointment, but you can look 10 years younger in almost any time of day."

Guaranteed, or your money back. Suddenly Slender is located at 2410 West Club Drive, in Diamondhead.

Dana Burgess body wrapping / Anti-Aging
Suddenly Slender

Landscaping is No Problem.
Homebuilders everywhere are realizing that landscaping a new home is just as important as the amenities and advantages the home offers on the inside. Not only does a landscaped home look beautiful, it is also a safe, reliable and efficient propane gas and appliances, we can bury the homeowners propane tank for added landscaping value. Blossman offers flexible payment plans, extensive service plans and appliance sales and service. Propane gas, the energy of choice. From Blossman Gas ... the choice you can rely on.
Blossman GAS Inc.
Propane Gas
The Choice You Can Rely On.
467-6441 or 1-800-843-8924

Suddenly Slender™
INTRODUCING
Lose 6-20 Inches!
A safe, effective way to lose inches, guaranteed of a minimum total inch loss of 6 inches in the first wrap for women and 4 inches for men!
Anyone who wants to look and feel younger
The Body Wrap
Now Open in Diamondhead
Call now for an appointment
255-5111
DANA BURGESS
Owner/Operator

Darlene's Seafood
12348 VIDALIA ROAD
BESIDE WAYNE'S SHOP RITE
PASS CHRISTIAN, MS 39571
(601) 255-8400
OPEN 7 DAYS A WEEK!
CARRY OUT ONLY
NOW OPEN!
Fresh Seafood Daily
Shrimp, Peeled Shrimp, Oysters, Fish, Crabs, Live Crawfish, Crab Meat, Crawfish Tails, Stuffed Crabs, Stuffed Flounder, Gumbo, Stuffed Potatoes, Frog Legs, Alligator Meat
BOILED SEAFOOD: SHRIMP, CRABS, CRAWFISH
We Take Orders • Special Requests Welcome • Free Delivery

Bonds
Stocks
Mortgage Loans
Real Estate
Cash on Hand and
Short-Term Investments
Agents' Balances
Other Admitted Assets

Losses
Loss Adjustment Expenses
Unearned Premiums
All Other Liabilities

Capital Stock
Surplus Funds

I hereby certify that the above is a true and correct abstract of the statement of the above-name company filed with the Mississippi Insurance Department showing the condition of said company on December 31, 1994

39969

8100195

Y

Bonds
Stocks
Mortgage Loans
Real Estate
Cash on Hand and
Short-Term Investments
Agents' Balances
Other Admitted Assets

Losses
Loss Adjustment Expenses
Unearned Premiums
All Other Liabilities

Capital Stock
Surplus Funds

I hereby certify that the above is a true and correct abstract of the statement of the above-name company filed with the Mississippi Insurance Department showing the condition of said company on December 31, 1994

11126

8100196

Bonds
Stocks
Mortgage Loans
Real Estate
Cash on Hand and
Short-Term Investments
Agents' Balances
Other Admitted Assets

Losses
Loss Adjustment Expenses
Unearned Premiums
All Other Liabilities

Capital Stock
Surplus Funds

I hereby certify that the above is a true and correct abstract of the statement of the above-name company filed with the Mississippi Insurance Department showing the condition of said company on December 31, 1994

Property and Casualty Companies

Synopsis of the Annual Statement

as of

December 31, 1994

of

American Safety Casualty Insurance Company

1900 The Exchange, Suite 450

Atlanta
Georgia
30339

Assets

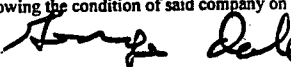
Bonds	\$	6,043,983
Stocks		823,215
Mortgage Loans on Real Estate		0
Real Estate		0
Cash on Hand and on Deposit		568,099
Short-Term Investments		50,000
Agents' Balances or Uncollected Premiums		248,022
Other Admitted Assets		85,297
Total Assets	\$	7,818,616

Liabilities, Surplus and Other Funds

Losses	\$	733,688
Loss Adjustment Expenses		270,924
Unearned Premiums		169,379
All Other Liabilities		304,937
Total Liabilities	\$	1,478,927
Capital Stock	\$	2,500,000
Surplus Funds		3,839,689
Total Capital and Surplus	\$	6,339,689
Total Liabilities, Surplus and Other Funds	\$	7,818,616

Mississippi Department of Insurance

I hereby certify that the above is a true and correct abstract of the statement of the above-name company filed with the Mississippi Insurance Department showing the condition of said company on December 31, 1994


 Commissioner of Insurance
39969
8100195

FC

Sea Coast Echo

Property and Casualty Companies

Synopsis of the Annual Statement

as of

December 31, 1994

of

Southern Fire & Casualty Company

Post Office Box 28967

Greensboro
North Carolina
27428

Assets

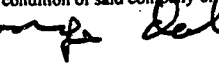
Bonds	\$	3,168,147
Stocks		1,158,450
Mortgage Loans on Real Estate		0
Real Estate		0
Cash on Hand and on Deposit		10,131
Short-Term Investments		535,000
Agents' Balances or Uncollected Premiums		0
Other Admitted Assets		54,711
Total Assets	\$	4,926,439

Liabilities, Surplus and Other Funds

Losses	\$	0
Loss Adjustment Expenses		0
Unearned Premiums		0
All Other Liabilities		814
Total Liabilities	\$	814
Capital Stock	\$	1,800,000
Surplus Funds		3,125,624
Total Capital and Surplus	\$	4,925,625
Total Liabilities, Surplus and Other Funds	\$	4,926,439

Mississippi Department of Insurance

I hereby certify that the above is a true and correct abstract of the statement of the above-name company filed with the Mississippi Insurance Department showing the condition of said company on December 31, 1994


 Commissioner of Insurance
22888
8100205

FC

Sea Coast Echo

Property and Casualty Companies

Synopsis of the Annual Statement

as of

December 31, 1994

of

Virginia Surety Company, Inc.

123 North Wacker Drive

Chicago
Illinois
60606-9611

Assets

Bonds	\$	465,933,780
Stocks		221,492,709
Mortgage Loans on Real Estate		32,266,499
Real Estate		0
Cash on Hand and on Deposit		18,295,208
Short-Term Investments		47,500,813
Agents' Balances or Uncollected Premiums		83,130,423
Other Admitted Assets		71,553,309
Total Assets	\$	940,172,741

Liabilities, Surplus and Other Funds

Losses	\$	164,161,467
Loss Adjustment Expenses		37,624,030
Unearned Premiums		358,115,306
All Other Liabilities		170,811,936
Total Liabilities	\$	730,712,739
Capital Stock	\$	5,000,000
Surplus Funds		204,460,002
Total Capital and Surplus	\$	209,460,002
Total Liabilities, Surplus and Other Funds	\$	940,172,741

Mississippi Department of Insurance

I hereby certify that the above is a true and correct abstract of the statement of the above-name company filed with the Mississippi Insurance Department showing the condition of said company on December 31, 1994


 Commissioner of Insurance
40827
8100212

FC

Sea Coast Echo

Property and Casualty Companies

Synopsis of the Annual Statement

as of

December 31, 1994

of

Yasuda Fire & Marine Insurance Company of America, The

2 World Financial Ctr 43rd Fl

225 Liberty Street

New York

New York

10281

Assets

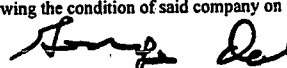
Bonds	\$	166,737,065
Stocks		12,888,216
Mortgage Loans on Real Estate		0
Real Estate		0
Cash on Hand and on Deposit		2,231,891
Short-Term Investments		27,307,508
Agents' Balances or Uncollected Premiums		14,997,531
Other Admitted Assets		14,241,425
Total Assets	\$	239,393,636

Liabilities, Surplus and Other Funds

Losses	\$	94,977,331
Loss Adjustment Expenses		29,195,411
Unearned Premiums		29,874,628
All Other Liabilities		28,205,291
Total Liabilities	\$	182,252,661
Capital Stock	\$	10,000,000
Surplus Funds		46,140,975
Total Capital and Surplus	\$	56,140,975
Total Liabilities, Surplus and Other Funds	\$	238,393,636

Mississippi Department of Insurance

I hereby certify that the above is a true and correct abstract of the statement of the above-name company filed with the Mississippi Insurance Department showing the condition of said company on December 31, 1994


 Commissioner of Insurance
11126
8100196

FC

Sea Coast Echo

Property and Casualty Companies

Synopsis of the Annual Statement

as of

December 31, 1994

of

National Chiropractic Mutual Insurance Company

Post Office Box 9118

Des Moines
Iowa
50306-9118

Assets

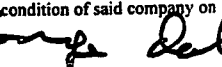
Bonds	\$	189,715,153
Stocks		39,456,687
Mortgage Loans on Real Estate		0
Real Estate		5,716,769
Cash on Hand and on Deposit		289,027
Short-Term Investments		3,822,401
Agents' Balances or Uncollected Premiums		1,961,819
Other Admitted Assets		9,786,643
Total Assets	\$	250,748,499

Liabilities, Surplus and Other Funds

Losses	\$	77,844,792
Loss Adjustment Expenses		79,974,468
Unearned Premiums		18,336,159
All Other Liabilities		8,344,582
Total Liabilities	\$	184,500,001
Capital Stock	\$	0
Surplus Funds		66,248,498
Total Capital and Surplus	\$	66,248,498
Total Liabilities, Surplus and Other Funds	\$	250,748,499

Mississippi Department of Insurance

I hereby certify that the above is a true and correct abstract of the statement of the above-name company filed with the Mississippi Insurance Department showing the condition of said company on December 31, 1994


 Commissioner of Insurance
15865
8100208

M

Sea Coast Echo

Property and Casualty Companies

Synopsis of the Annual Statement

as of

December 31, 1994

of

Selective Insurance Company of America

Wantage Avenue

Branchville
New Jersey
07890

Assets

Bonds	\$	662,945,193
Stocks		84,605,700
Mortgage Loans on Real Estate		860,783
Real Estate		0
Cash on Hand and on Deposit		15,689,759
Short-Term Investments		12,117,375
Agents' Balances or Uncollected Premiums		77,283,224
Other Admitted Assets		44,418,658
Total Assets	\$	866,541,174

Liabilities, Surplus and Other Funds

Losses	\$	402,762,206
Loss Adjustment Expenses		79,278,608
Unearned Premiums		160,800,727
All Other Liabilities		65,763,914
Total Liabilities	\$	708,605,454
Capital Stock	\$	4,400,000
Surplus Funds		153,535,720
Total Capital and Surplus	\$	157,935,720
Total Liabilities, Surplus and Other Funds	\$	866,541,174

Mississippi Department of Insurance

I hereby certify that the above is a true and correct abstract of the statement of the above-name company filed with the Mississippi Insurance Department showing the condition of said company on December 31, 1994


 Commissioner of Insurance
12572
8200003

FC

Sea Coast Echo

Property and Casualty Companies

Synopsis of the Annual Statement

as of

December 31, 1994

of

Selective Insurance Company of South Carolina

40 Wantage Avenue

Branchville
New Jersey
07890

Assets

Bonds	\$	84,950,484
Stocks		8,217,097
Mortgage Loans on Real Estate		0
Real Estate		0
Cash on Hand and on Deposit		134,705
Short-Term Investments		99,986
Agents' Balances or Uncollected Premiums		9,747,434
Other Admitted Assets		5,814,183
Total Assets	\$	108,963,888

Liabilities, Surplus and Other Funds

Losses	\$	52,699,701
Loss Adjustment Expenses		9,999,104
Unearned Premiums		20,281,173
All Other Liabilities		4,836,147
Total Liabilities	\$	87,816,124
Capital Stock	\$	4,400,000
Surplus Funds		16,747,763
Total Capital and Surplus	\$	21,147,763
Total Liabilities, Surplus and Other Funds	\$	108,963,888

Mississippi Department of Insurance

I hereby certify that the above is a true and correct abstract of the statement of the above-name company filed with the Mississippi Insurance Department showing the condition of said company on December 31, 1994


 Commissioner of Insurance
15112
8100202

FC

Sea Coast Echo

Property and Casualty Companies

Synopsis of the Annual Statement

as of

December 31, 1994

of

American Zurich Insurance Company

The Zurich Towers

1400 American Lane

Schaumburg

Illinois

60196-1056

Assets

Bonds	\$	56,461,230
Stocks		12,241,977
Mortgage Loans on Real Estate		0
Real Estate		0
Cash on Hand and on Deposit		1,397
Short-Term Investments		763,000
Agents' Balances or Uncollected Premiums		6,449,802
Other Admitted Assets		4,163,253
Total Assets	\$	80,880,659

Liabilities, Surplus and Other Funds

Losses	\$	37,136,568
Loss Adjustment Expenses		10,563,829
Unearned Premiums		7,921,087
All Other Liabilities		3,058,393
Total Liabilities	\$	58,679,877
Capital Stock	\$	2,500,000
Surplus Funds		18,900,783
Total Capital and Surplus	\$	21,400,783
Total Liabilities, Surplus and Other Funds	\$	80,880,659

Mississippi Department of Insurance

I hereby certify that the above is a true and correct abstract of the statement of the above-name company filed with the Mississippi Insurance Department showing the condition of said company on December 31, 1994


 Commissioner of Insurance
40142
8100229

FC

Sea Coast Echo

Property and Casualty Companies

Synopsis of the Annual Statement

as of

December 31, 1994

of

Chubb Lloyd's Insurance Company of Texas

Post Office Box 1615

Warren
New Jersey
07061-1615

Assets

Bonds	\$	1,806,637
Stocks		0
Mortgage Loans on Real Estate		0
Real Estate		0
Cash on Hand and on Deposit		49,307
Short-Term Investments		747,872
Agents' Balances or Uncollected Premiums		0
Other Admitted Assets		31,652
Total Assets	\$	2,435,468

Liabilities, Surplus and Other Funds

Losses	\$	0
Loss Adjustment Expenses		0
Unearned Premiums		0
All Other Liabilities		16,314
Total Liabilities	\$	16,314
Capital Stock	\$	0
Surplus Funds		2,419,154
Total Capital and Surplus	\$	2,419,154
Total Liabilities, Surplus and Other Funds	\$	2,435,468

Mississippi Department of Insurance

I hereby certify that the above is a true and correct abstract of the statement of the above-name company filed with the Mississippi Insurance Department showing the condition of said company on December 31, 1994


 Commissioner of Insurance
27774
8200006

LI

Property and Casualty Companies
Synopsis of the Annual Statement
as of
December 31, 1994
of
American International South Insurance Company
70 Pine Street
New York
New York
10270

Assets	
Bonds	\$ 19,315,474
Stocks	794,001
Mortgage Loans on Real Estate	0
Real Estate	0
Cash on Hand and on Deposit	0
Short-Term Investments	92,725
Agents' Balances or Uncollected Premiums	0
Other Admitted Assets	372,909
Total Assets	\$ 20,575,109
Liabilities, Surplus and Other Funds	
Losses	\$ 0
Loss Adjustment Expenses	0
Unearned Premiums	0
All Other Liabilities	208,887
Total Liabilities	\$ 208,887
Capital Stock	\$ 3,000,000
Surplus Funds	17,366,222
Total Capital and Surplus	\$ 20,366,222
Total Liabilities, Surplus and Other Funds	\$ 20,575,109

Mississippi Department of Insurance
I hereby certify that the above is a true and correct abstract of the statement of the above-name company filed with the Mississippi Insurance Department showing the condition of said company on December 31, 1994
George Dale
Commissioner of Insurance

40258
8200007 FC Sea Coast Echo

Property and Casualty Companies
Synopsis of the Annual Statement
as of
December 31, 1994
of
American Federated Insurance Company
Post Office Box 7499
Jackson
Mississippi
39282-7499

Assets	
Bonds	\$ 13,430,722
Stocks	3,835,402
Mortgage Loans on Real Estate	664,063
Real Estate	0
Cash on Hand and on Deposit	1,304,838
Short-Term Investments	122,863
Agents' Balances or Uncollected Premiums	811,922
Other Admitted Assets	2,223,621
Total Assets	\$ 22,393,431
Liabilities, Surplus and Other Funds	
Losses	\$ 2,710,456
Loss Adjustment Expenses	1,299,117
Unearned Premiums	6,675,471
All Other Liabilities	1,649,800
Total Liabilities	\$ 12,334,844
Capital Stock	\$ 600,000
Surplus Funds	9,458,587
Total Capital and Surplus	\$ 10,058,587
Total Liabilities, Surplus and Other Funds	\$ 22,393,431

Mississippi Department of Insurance
I hereby certify that the above is a true and correct abstract of the statement of the above-name company filed with the Mississippi Insurance Department showing the condition of said company on December 31, 1994
George Dale
Commissioner of Insurance

10170
8200015 FC Sea Coast Echo

Property and Casualty Companies
Synopsis of the Annual Statement
as of
December 31, 1994
of
Universal Underwriters Insurance Company
6363 College Boulevard
Overland Park
Kansas
66211

Assets	
Bonds	\$ 700,905,384
Stocks	249,514,813
Mortgage Loans on Real Estate	0
Real Estate	13,783,492
Cash on Hand and on Deposit	1,779,923
Short-Term Investments	47,500,000
Agents' Balances or Uncollected Premiums	60,649,994
Other Admitted Assets	83,230,364
Total Assets	\$ 1,157,363,970
Liabilities, Surplus and Other Funds	
Losses	\$ 458,458,568
Loss Adjustment Expenses	111,822,635
Unearned Premiums	123,632,342
All Other Liabilities	57,383,632
Total Liabilities	\$ 751,297,177
Capital Stock	\$ 14,960,700
Surplus Funds	391,106,093
Total Capital and Surplus	\$ 406,066,793
Total Liabilities, Surplus and Other Funds	\$ 1,157,363,970

Mississippi Department of Insurance
I hereby certify that the above is a true and correct abstract of the statement of the above-name company filed with the Mississippi Insurance Department showing the condition of said company on December 31, 1994
George Dale
Commissioner of Insurance

41181
8200022 FC Sea Coast Echo

Property and Casualty Companies
Synopsis of the Annual Statement
as of
December 31, 1994
of
Insura Property and Casualty Insurance Company
175 Mansfield Avenue
Shelby
Ohio
44875

Assets	
Bonds	\$ 27,566,414
Stocks	0
Mortgage Loans on Real Estate	0
Real Estate	0
Cash on Hand and on Deposit	100,000
Short-Term Investments	2,800,000
Agents' Balances or Uncollected Premiums	3,124,294
Other Admitted Assets	1,455,972
Total Assets	\$ 34,686,680
Liabilities, Surplus and Other Funds	
Losses	\$ 12,803,920
Loss Adjustment Expenses	2,800,096
Unearned Premiums	8,303,557
All Other Liabilities	2,056,072
Total Liabilities	\$ 25,963,645
Capital Stock	\$ 2,500,000
Surplus Funds	6,223,035
Total Capital and Surplus	\$ 8,723,035
Total Liabilities, Surplus and Other Funds	\$ 34,686,680

Mississippi Department of Insurance
I hereby certify that the above is a true and correct abstract of the statement of the above-name company filed with the Mississippi Insurance Department showing the condition of said company on December 31, 1994
George Dale
Commissioner of Insurance

38806
8200011 FC Sea Coast Echo

Property and Casualty Companies
Synopsis of the Annual Statement
as of
December 31, 1994
of
American Central Insurance Company
One Beacon Street
Boston
Massachusetts
02108

Assets	
Bonds	\$ 18,619,130
Stocks	0
Mortgage Loans on Real Estate	0
Real Estate	0
Cash on Hand and on Deposit	2,086
Short-Term Investments	120,199
Agents' Balances or Uncollected Premiums	1,185,585
Other Admitted Assets	3,313,644
Total Assets	\$ 23,240,642
Liabilities, Surplus and Other Funds	
Losses	\$ 5,603,412
Loss Adjustment Expenses	1,178,948
Unearned Premiums	2,253,640
All Other Liabilities	392,234
Total Liabilities	\$ 9,428,237
Capital Stock	\$ 2,500,000
Surplus Funds	11,312,406
Total Capital and Surplus	\$ 13,812,406
Total Liabilities, Surplus and Other Funds	\$ 23,240,642

Mississippi Department of Insurance
I hereby certify that the above is a true and correct abstract of the statement of the above-name company filed with the Mississippi Insurance Department showing the condition of said company on December 31, 1994
George Dale
Commissioner of Insurance

37915
8200017 FC Sea Coast Echo

Property and Casualty Companies
Synopsis of the Annual Statement
as of
December 31, 1994
of
Reinsurance Company of America, Inc.
10 South LaSalle Street
Chicago
Illinois
60603-1099

Assets	
Bonds	\$ 3,991,631
Stocks	14,426,048
Mortgage Loans on Real Estate	0
Real Estate	0
Cash on Hand and on Deposit	374,299
Short-Term Investments	331,031
Agents' Balances or Uncollected Premiums	0
Other Admitted Assets	1,193,201
Total Assets	\$ 20,316,210
Liabilities, Surplus and Other Funds	
Losses	\$ 7,897,719
Loss Adjustment Expenses	950,000
Unearned Premiums	0
All Other Liabilities	3,447,950
Total Liabilities	\$ 12,295,669
Capital Stock	\$ 2,350,000
Surplus Funds	5,670,541
Total Capital and Surplus	\$ 8,020,541
Total Liabilities, Surplus and Other Funds	\$ 20,316,210

Mississippi Department of Insurance
I hereby certify that the above is a true and correct abstract of the statement of the above-name company filed with the Mississippi Insurance Department showing the condition of said company on December 31, 1994
George Dale
Commissioner of Insurance

26549
8200028 FC Sea Coast Echo

Property and Casualty Companies
Synopsis of the Annual Statement
as of
December 31, 1994
of
Reliance National Insurance Company
Compliance Department
4 Penn Center Plaza, 4th Floor
Philadelphia
Pennsylvania
19103

Assets	
Bonds	\$ 67,786,879
Stocks	31,088,848
Mortgage Loans on Real Estate	0
Real Estate	0
Cash on Hand and on Deposit	604
Short-Term Investments	316,321
Agents' Balances or Uncollected Premiums	11,523,167
Other Admitted Assets	3,257,244
Total Assets	\$ 98,927,729
Liabilities, Surplus and Other Funds	
Losses	\$ 20,371,984
Loss Adjustment Expenses	4,581,281
Unearned Premiums	7,519,462
All Other Liabilities	3,622,637
Total Liabilities	\$ 36,189,364
Capital Stock	\$ 3,000,000
Surplus Funds	51,738,345
Total Capital and Surplus	\$ 54,738,345
Total Liabilities, Surplus and Other Funds	\$ 98,927,729

Mississippi Department of Insurance
I hereby certify that the above is a true and correct abstract of the statement of the above-name company filed with the Mississippi Insurance Department showing the condition of said company on December 31, 1994
George Dale
Commissioner of Insurance

30793
8200012 FC Sea Coast Echo

Property and Casualty Companies
Synopsis of the Annual Statement
as of
December 31, 1994
of
Atlanta Casualty Company
P.O. Box 81168
Atlanta
Georgia
30366

Assets	
Bonds	\$ 425,758,059
Stocks	17,502,337
Mortgage Loans on Real Estate	0
Real Estate	0
Cash on Hand and on Deposit	2,867,359
Short-Term Investments	23,516,905
Agents' Balances or Uncollected Premiums	178,707,226
Other Admitted Assets	11,899,204
Total Assets	\$ 648,251,899
Liabilities, Surplus and Other Funds	
Losses	\$ 178,460,797
Loss Adjustment Expenses	37,268,485
Unearned Premiums	214,367,574
All Other Liabilities	30,691,605
Total Liabilities	\$ 461,688,562
Capital Stock	\$ 2,500,000
Surplus Funds	196,062,128
Total Capital and Surplus	\$ 198,562,128
Total Liabilities, Surplus and Other Funds	\$ 648,251,899

Mississippi Department of Insurance
I hereby certify that the above is a true and correct abstract of the statement of the above-name company filed with the Mississippi Insurance Department showing the condition of said company on December 31, 1994
George Dale
Commissioner of Insurance

31793
8200012 FC Sea Coast Echo

Property and Casualty Companies
Synopsis of the Annual Statement
as of
December 31, 1994
of
Safety National Casualty Corporation
8151 Clayton Road
St. Louis
Missouri
63117

Assets	
Bonds	\$ 446,018,790
Stocks	22,909,295
Mortgage Loans on Real Estate	0
Real Estate	0
Cash on Hand and on Deposit	3,291,779
Short-Term Investments	1,929,423
Agents' Balances or Uncollected Premiums	2,300,345
Other Admitted Assets	5,221,116
Total Assets	\$ 488,959,630
Liabilities, Surplus and Other Funds	
Losses	\$ 341,355,560
Loss Adjustment Expenses	8,474,183
Unearned Premiums	24,057,043
All Other Liabilities	12,712,844
Total Liabilities	\$ 386,599,630
Capital Stock	\$ 5,000,000
Surplus Funds	97,254,498
Total Capital and Surplus	\$ 102,254,498
Total Liabilities, Surplus and Other Funds	\$ 488,959,630

Mississippi Department of Insurance
I hereby certify that the above is a true and correct abstract of the statement of the above-name company filed with the Mississippi Insurance Department showing the condition of said company on December 31, 1994
George Dale
Commissioner of Insurance

31793
8200012 FC Sea Coast Echo

M
Masle
C
20 Anno
24 Auctions
30 Lost and
34 Personal
36 Special I
40 Busin
46 Home In
53 Schools
56 Services
58 Lawn &
60 Empl
63 Busines
66 Child Ca
70 Employ
73 Help Wa
76 Situati
80 Merc
81 Applian
82 Antique
83 Items F
84 Furnitu
85 Building
86 Business
88 Tools, I
90 Pets
91 Live St
93 Yard Se
96 Wanted

Me
1 inserti
cash, \$4
word, mi
Combine
Cards of

Inseri
Sund:
Thur:
Wedn

It is unwa
patronage
gion, mar
will not kn

30
LOST: BL
Poodle, has
467-4312.

34
Pray:
OH MOST
Carmel, in
Blessed M
ulate Virg
Oh Star of
here you
Oh, Holy
Heaven ar
from the b
in my nei
There are
power. O
pray for t
three tim
Holy Ma
hands (th
Say this
days.
Grateful

36
BANKF
DIV
AN

46
ADDITC
ing, term
30 year
able: 911
466-911

ADDITC
CONSTR
ness on
2nd, 3rd
4th, 5th
6th, 7th
8th, 9th
10th, 11th
12th, 13th
14th, 15th
16th, 17th
18th, 19th
20th, 21st
22nd, 23rd
24th, 25th
26th, 27th
28th, 29th
30th, 31st
32nd, 33rd
34th, 35th
36th, 37th
38th, 39th
40th, 41st
42nd, 43rd
44th, 45th
46th, 47th
48th, 49th
50th, 51st
52nd, 53rd
54th, 55th
56th, 57th
58th, 59th
60th, 61st
62nd, 63rd
64th, 65th
66th, 67th
68th, 69th
70th, 71st
72nd, 73rd
74th, 75th
76th, 77th
78th, 79th
80th, 81st
82nd, 83rd
84th, 85th
86th, 87th
88th, 89th
90th, 91st
92nd, 93rd
94th, 95th
96th, 97th
98th, 99th
100th, 101st
102nd, 103rd
104th, 105th
106th, 107th
108th, 109th
110th, 111st
112th, 113th
114th, 115th
116th, 117th
118th, 119th
120th, 121st
122nd, 123rd
124th, 125th
126th, 127th
128th, 129th
130th, 131st
132nd, 133rd
134th, 135th
136th, 137th
138th, 139th
140th, 141st
142nd, 143rd
144th, 145th
146th, 147th
148th, 149th
150th, 151st
152nd, 153rd
154th, 155th
156th, 157th
158th, 159th
160th, 161st
162nd, 163rd
164th, 165th
166th, 167th
168th, 169th
170th, 171st
172nd, 173rd
174th, 175th
176th, 177th
178th, 179th
180th, 181st
182nd, 183rd
184th, 185th
186th, 187th
188th, 189th
190th, 191st
192nd, 193rd
194th, 195th
196th, 197th
198th, 199th
200th, 201st
202nd, 203rd
204th, 205th
206th, 207th
208th, 209th
210th, 211st
212nd, 213th
214th, 215th
216th, 217th
218th, 219th
220th, 221st
222nd, 223rd
224th, 225th
226th, 227th
228th, 229th
230th, 231st
232nd, 233rd
234th, 235th
236th, 237th
238th, 239th
240th, 241st
242nd, 243rd
244th, 245th
246th, 247th
248th, 249th
250th, 251st
252nd, 253rd
254th, 255th
256th, 257th
258th, 259th
260th, 261st
262nd, 263rd
264th, 265th
266th, 267th
268th, 269th
270th, 271st
272nd, 273rd
274th, 275th
276th, 277th
278th, 279th
280th, 281st
282nd, 283rd
284th, 285th
286th, 287th
288th, 289th
290th, 291st
292nd, 293rd
294th, 295th
296th, 297th
298th, 299th
300th, 301st
302nd, 303rd
304th, 305th
306th, 307th
308th, 309th
310th, 311st
312nd, 313th
314th, 315th
316th, 317th
318th, 319th
320th, 321st
322nd, 323rd
324th, 325th
326th, 327th
328th, 329th
330th, 331st
332nd, 333rd
334th, 335th
336th, 337th
338th, 339th
340th, 341st
342nd, 343rd
344th, 345th
346th, 347th
348th, 349th
350th, 351st
352nd, 353rd
354th, 355th
356th, 357th
358th, 359th
360th, 361st
362nd, 363rd
364th, 365th
366th, 367th
368th, 369th
370th, 371st
372nd, 373rd
374th, 375th
376th, 377th
378th, 379th
380th, 381st
382nd, 383rd
384th, 385th
386th, 387th
388th, 389th
390th, 391st
392nd, 393rd
394th, 395th
396th, 397th
398th, 399th
400th, 401st
402nd, 403rd
404th, 405th
406th, 407th
408th, 409th
410th, 411st
412nd, 413th
414th, 415th
416th, 417th
418th, 419th
420th, 421st
422nd, 423rd
424th, 425th
426th, 427th
428th, 429th
430th, 431st
432nd, 433rd
434th, 435th
436th, 437th
438th, 439th
440th, 441st
442nd, 443rd
444th, 445th
446th, 447th
448th, 449th
450th, 451st
452nd, 453rd
454th, 455th
456th, 457th
458th, 459th
460th, 461st
462nd, 463rd
464th, 465th
466th, 467th
468th, 469th
470th, 471st
472nd, 473rd
474th, 475th
476th, 477th
478th, 479th
480th, 481st
482nd, 483rd
484th, 485th
486th, 487th
488th, 489th
490th, 491st
492nd, 493rd
494th, 495th
496th, 497th
498th, 499th
500th, 501st
502nd, 503rd
504th, 505th
506th, 507th
508th, 509th
510th, 511st
512nd, 513th
514th, 515th
516th, 517th
518th, 519th
520th, 521st
522nd, 523rd
524th, 525th
526th, 527th
528th, 529th
530th, 531st
532nd, 533rd
534th, 535th
536th, 537th
538th, 539th
540th, 541st
542nd, 543rd
544th, 545th
546th, 547th
548th, 549th
550th, 551st
552nd, 553rd
554th, 555th
556th, 557th
558th, 559th
560th, 561st
562nd, 563rd
564th, 565th
566th, 567th
568th, 569th
570th, 571st
572nd, 573rd
574th, 575th
576th, 577th
578th, 579th
580th, 581st
582nd, 583rd
584th, 585th
586th, 587th
588th, 589th
590th, 591st
592nd, 593rd
594th, 595th
596th, 597th
598th, 599th
600th, 601st
602nd, 603rd
604th, 605th
606th, 607th
608th, 609th
610th, 611st
612nd, 613th
614th, 615th
616th, 617th
618th, 619th
620th, 621st
622nd, 623rd
624th, 625th
626th, 627th
628th, 629th
630th, 631st
632nd, 633rd
634th, 635th
636th, 637th
638th, 639th
640th, 641st
642nd, 643rd
644th, 645th
646th, 647th
648th, 649th
650th, 651st
652nd, 653rd
654th, 655th
656th, 657th
658th, 659th
660th, 661st
662nd, 663rd
664th, 665th
666th, 667th
668th, 669th
670th, 671st
672nd, 673rd
674th, 675th
676th, 677th
678th, 679th
680th, 681st
682nd, 683rd
684th, 685th
686th, 687th
688th, 689th
690th, 691st
692nd, 693rd
694th, 695th
696th, 697th
698th, 699th
700th, 701st
702nd, 703rd
704th, 705th
706th, 707th
708th, 709th
710th, 711st
712nd, 713th
714th, 715th
716th, 717th
718th, 719th
720th, 721st
722nd, 723rd
724th, 725th
726th, 727th
728th, 729th
730th, 731st
732nd, 733rd
734th, 735th
736th, 737th
738th, 739th
740th, 741st
742nd, 743rd
744th, 745th
746th, 747th
748th, 749th
750th, 751st
752nd, 753rd
754th, 755th
756th, 757th
758th, 759th
760th, 761st
762nd, 763rd
764th, 765th
766th, 767th
768th, 769th
770th, 771st
772nd, 773rd
774th, 775th
776th, 777th
778th, 779th
780th, 781st
782nd, 783rd
784th, 785th
786th, 787th
788th, 789th
790th, 791st
792nd, 793rd
794th, 795th
796th, 797th
798th, 799th
800th, 801st
802nd, 803rd
804th, 805th
806th, 807th
808th, 809th
810th, 811st
812nd, 813th
814

WE
ACCEPT
VISA
MASTERCARD



601 467-5473

The Sea Coast Echo CLASSIFIED

FAX 601 467-0333

WE
ACCEPT
VISA
MASTERCARD



The Sea Coast Echo

Classified Ads Directory

20 Announcements

24 Auctions
30 Lost and Found
34 Personals
36 Special Notices

40 Business & Services

46 Home Improvement
53 Schools & Instructions
56 Services Offered
58 Lawn & Garden

60 Employment

63 Business Opportunities
66 Child Care
70 Employment
73 Help Wanted
76 Situation/Job Wanted

80 Merchandise

81 Appliances
82 Antiques, Collectibles
83 Items For Sale
84 Furniture
85 Building Materials
86 Business Equipment
88 Tools, Machinery
90 Pets
91 Live Stock
93 Yard Sale
96 Wanted to Buy

120 Transportation

123 Carpools
126 Campers/Motor Homes
127 RV Sites
128 Boats & Motors
130 Motorcycles
133 Auto Parts/Service
136 Automobiles
138 Trucks, Vans

Real Estate

143 Real Estate Services
145 Roommates Wanted
146 Rooms For Rent
147 Apartments For Rent
148 Mobile Homes For Sale
149 Mobile Homes For Sale
150 Unfurn. Houses Rent
151 Furn. Houses Rent
152 Mobile Home Sites
153 Real Estate Wanted
154 Real Estate Investments
155 Manufactured Housing
156 Lots/Acreage
157 Summer Rentals
158 Commercial Property
159 Houses For Sale
160 Timeshare Rental
161 Condo Rent/Sale

To Place Your Ad
CALL: 601-467-5473

Fax Number 601-467-0333
Monday through Friday 8 a.m. to 5 p.m.

CLASSIFIED RATE SCHEDULE

1 insertion, minimum 15 words - 20 cents per word, minimum \$3.00 cash, \$4.00 charge, 4 insertions, minimum 20 words - 14 cents per word, minimum \$11.20 cash.
Combination classified rate - additional \$2.00.
Cards of Thanks, In Memoriam, etc. - 10 cents per word.

CLASSIFIED COPY DEADLINES

Insertion Day
Sunday
Thursday
Wednesday EXTRA

Deadline
Friday NOON
Tuesday 5 p.m.
Tuesday 11 a.m.

It is unlawful to directly or indirectly advertise or in any other manner indicate or publicize that the patronage or employment of persons of any particular race, creed, color, sex, national origin, religion, marital status, or disability are unwelcome, objectionable, not acceptable, or not solicited. We will not knowingly accept any employment advertisement which is in violation of the law.

30 Lost & Found

LOST: BLACK MIXED Pomeranian/Poodle, has tags. Vicinity of South Beach. 467-4312.

34 Personals

Prayer to the Blessed Virgin (Never known to fail)
OH MOST BEAUTIFUL FLOWER of Mt. Carmel, fruitful vine, splendor of Heaven. Blessed Mother of the Son of God, Immaculate Virgin, assist me in my necessity. Oh Star of the Sea, help me and show me here you are my mother.
Oh, Holy Mary, Mother of God, Queen of Heaven and Earth, I humbly beseech you from the bottom of my heart to succor me in my necessity (make request).
There are none that can with-stand your power. O Mary, conceived without sin, pray for us who have recourse to thee (three times).
Holy Mary, I place this prayer in your hands (three times).
Say this prayer for three consecutive days.
Grateful thanks.

36 Special Notices

BANKRUPTCY CHAPTER 7, \$450;
Divorce uncontested, \$250.
T.D. VARNADO
Attorney at Law, 898-3374.

46 Home Improvement

ADDITIONS CARPENTER WORK: roofing, remodeling, painting. No job too small. 30 years experience. References available. Licensed and bonded. Sonny, 466-9113.

ADDITIONS REMODELING NICHOLS CONSTRUCTION COMPANY: in business over 27 years. Commercial, residential, bathrooms, kitchens, roofing, pressure washing, interior/exterior painting. Concrete work. References, licensed and bonded. 467-9113.

BUILDING & REMODELING SERVICES: 20 years of experience in home and commercial construction.

53 Schools & Instruction

PRE-SCHOOL advanced 3 & 4 year olds. 8-12. Monday, Wednesday, Friday. Transportation to babysitter at noon is provided. Call 467-5626.

56 Services Offered

AAA TRASH HAULING AND GRASS cutting. 467-1577 or 467-4266, anytime.

AA VINCENT'S DUMP TRUCK SERVICE. Fill dirt, sand, top soil, gravel. 467-9273.

ABCA - PRESSURE WASHING SERVICES
Guaranteed mildew removal, wood-vinyl-brick-concrete. 23 years experience. Serving all of Hancock County and Pass Christian. For free estimate, call Mike, 466-3817.

B & B DUMP TRUCK & TRACTOR SERVICE: Gravel, fill dirt, top soil. Lots cleared, dozer work. 466-4320.

BREUN BOBCAT SERVICE: Rent equipment only or with operator. Moving & leveling dirt, rocks, & trash. Call Steve Breun, 255-2676.

BULKHEAD'S, BOAT DOCK'S, BOAT launches. 20 years experience. 463-8451, Joe Bourgeois.

BUSHOG & BOXBLADE. FILL DIRT, CLEAR lots, haul trash, general maintenance. Local & dependable. Sonny, 467-9507.

CARPET, VINYL & TILE installation & repair. No job too big or too small. Call Steve Rauch at 467-3576.

CERAMIC TILE AND BRICKWORK: Specializing in floors, walkways, patios and counter tops. No job too small. 467-2663.

CLEAN AS A WHISTLE CLEANING SERVICE: New construction homes, offices, rentals, summer homes, etc. Toni Martin, 601-255-3481.

CONCRETE WORK BY J.W., Experienced concrete contractor. Patios, driveways, slabs, etc. Reliable. Reasonable. 466-0216.

COURIER SERVICE - 466-3459. Local - Out of Town - Hot Shot.

CUSTOM CARPENTER WORK: In my shop or your home; Bookcases, small furniture, cabinets, vanities, etc. A.J., 467-8401.

DALE'S PAINTING - INTERIOR/EXTERIOR - PRESSURE WASHING, minor repairs, blown ceilings. 30 years experience. Free estimates. INSURED. Dale Baum, owner. 467-3930.

D & B'S HOUSE CLEANING SERVICE: new construction & residential. Call for free estimates. 255-9948.

FILL SAND, SANDY CLAY, GRAVEL, limestone, top soil. Call James, 467-3400.

Attention Young Adults!

Ages 16 to 21
\$\$\$\$
NEED A SUMMER JOB?

The Summer Youth Employment and Training Program, (SYETP) is the road to a career. Call today for information or stop by our office to pick up an application.

Sponsored by:
The Private Industry Council and Gulf Coast Business Services Corporation

897-1881 or 762-3552
330 Courthouse Road, Gulfport
1710 Jackson Avenue, Suite A, Pascagoula
Must meet JTPA eligibility requirements.

HENLEY TIMBER COMPANY

We would like to buy your logs, poles, pulpwood and hardwood timber. Small tracts or large tracts.

255-3082

USED MOBILE HOME FINANCING???

Call Green Tree Financial

•Refinancing •Equity Loans/Cash Back to Customer
•MH/Land Program •Selling/Buying

ASK FOR DIRECT LOAN DEPT.

1-800-874-0793

601-957-1726

56 Services Offered

ELECTRICAL-small jobs, ceiling fans, security lighting, AC, hot tub wiring, garden lights, repairs. 467-7963.

FILL DIRT, SAND, TOP SOIL & mulch. Small demolition (houses, concrete & trees). 601-255-4291 or pager 880-4711.

FOR PROFESSIONAL CARPENTRY, framing, vinyl siding and interior trim, call 463-0831.

HOUSE CLEANING: AVAILABLE Monday-Friday, excellent references. 255-8222.

HUMBLE SERVANTS OF JESUS WANT to help the elderly, sick, disabled. We clean homes and do errands. \$6 per hour. Call Teresa & Julia, 467-0236.

INTERIOR & EXTERIOR PAINTING: Free estimates, good references. Also we do artistic design such as sponging & rag rolling. Reasonable rates. Local, 1-800-489-3714 or 795-2879.

LET ME PRESSURE WASH YOUR house clean. Call Lewis Tillman 467-8235.

NO TIME TO CLEAN YOUR HOUSE OR business. Call me! References available with fair prices. 466-5780.

PAINTING: INTERIOR AND EXTERIOR. Free estimates. References. Lewis Tillman, 467-8235.

PERCY'S MARINE SERVICE, 903 Shipp St., Waveland, Ms. 467-8058.

PLAIN OR PATTERN CONCRETE: Forming and finishing driveways, walkways, patios, pool decks. Also slate, brick, cobblestone patterns stamped in your concrete in a wide range of colors. Call 466-3384.

SAUCIER'S DUMP TRUCK AND TRACTOR Service: fill dirt, top soil, sand, gravel. ALSO STUMPGRINDING & bush-hogging. Free estimates. 467-4720.

SECRETARIAL SERVICES: Word processing, Editing/WordPerfect, University graduate, 12+ years business experience...467-9304.

SITTERS AVAILABLE TO SIT with the elderly or disabled. Call Guardian Angel Sitting Service, 799-3857.

GET THAT BOAT REPAIRED NOW!

All phases of fiberglass & gel-coat repairs done here. Custom additions, rigging, installations.

QUICK AFFORDABLE WORK

Call 466-9275
For FREE Estimates!

56 Services Offered

A-1 TRACK HOE, DOZER TRUCKS, FILL dirt, top soil. We haul or u-haul. 255-7556 or 255-3672.

WANT YOUR WINDOWS CLEANED for Spring? Call 466-5220.

WATER WELL DRILLING: Pumps, tanks. Free estimates. 255-5811. State licensed.

WE CUT TREES & PULPWOOD, HAUL trash & limbs, tractor work & clear off lots. 467-9414.

58 Lawn & Garden

A CALL TO CHARLIE'S LAWN & YARD SERVICE: for Free estimates. Grass cutting, weed eating, trash hauling, etc. Call anytime. (601) 467-1577 or (601) 467-4266.

FATHER AND SON LAWN SERVICE: grass cutting, weed-eating and clean-up. Free estimates. 467-7374.

FOR FLOWERBEDS
Call Pat or Gale, 467-4080.

FOR GRASS CUTTING, trimming, clean-up, painting, and hauling trash away call 467-5626. Very reasonable prices.

GRASS CUTTING: I NEED LAWNS TO CUT. Earning money for college. Dependable, courteous, always a good job. Very reasonable, free estimates. Call after 5:00 P.M., Dan Howard, 467-9646.

LAWN CARE: FREE ESTIMATES, reasonable. Call 463-1943.

M & L LAWN CARE: DEPENDABLE, complete year-round service, free estimates. 601-255-4755.

NEED LAWN CARE? CALL DEBBIE, 463-9081. Weekly & bi-weekly rates. Contracts available. I also clean houses for reasonable rates.

58 Lawn & Garden

POPS LAWN SERVICE, 467-8014.

RELIABLE LAWN SERVICE: YARDS cut, trimmed, garden tilled. References and free estimates. Call 467-7282.

SOUTHLAND SERVICES: yards cut & trimmed. Tree & lawn fertilization. INSURED. 467-3471.

GRASS CUTTING & LAWN CARE SERVICE, Monday-Friday. 467-6795.

63 Business Opportunities

DISTRIBUTORS WANTED FOR A Superior line of nutritional and weight management products from Starling Health. No group meeting no experience, no inventory or up-front money required. Can be full or part time. Call 1-800-936-3734 for full details.

66 Child Care

EXPERIENCED CHILDCARE PROVIDER. Mother of 1, will babysit in my home Monday-Friday. Hours negotiable. 466-9807.

HOME CHILD CARE: SAFE, individual attention. Degree in Early Childhood Education. References available. 255-5323.

PRE-SCHOOL advanced 3 & 4 year olds. 8-12. Monday, Wednesday, Friday. Transportation to babysitter at noon is provided. Call 467-5626.

HAY

Big Round Bales of Hay For Sale
255-3082

HELP WANTED

Excellent career opportunity for outside Sales Representative to call on accounts in the Slidell, LA area. Base pay, commission and benefits.

THE SEA COAST ECHO

ADVERTISING DEPARTMENT
P.O. BOX 2009 • BAY ST. LOUIS, MS 39521-2009

EOE

SPRING FEVER?

NEED TOPSOIL, LIME, GRAVEL OR DIRT?

HOW ABOUT TRACTOR WORK, SPREADING AND BUSHHOGGING?

HART'S CONSTRUCTION

466-0735. OFFICE. 466-2371 BPR. TRUCK

WRITE YOUR OWN CLASSIFIED AD!

Just fill in this easy-to-use order form and then mail to:

The Sea Coast Echo

P.O. Box 2009 • Bay St. Louis, MS 39521-2009

CLASSIFIED ORDER

☐ ANNOUNCEMENTS
☐ EMPLOYMENT
☐ REAL ESTATE

☐ RENTALS

☐ AUTOMOTIVE
☐ MERCHANDISE
☐ SERVICES

Name _____ Date _____

Address _____ Phone _____

Ad Category _____ No. of Times Ad Will Run _____

ONE	WORD	IN	EACH	SPACE

15 WORDS one time \$3.00 OR 3 TIMES in one week \$7.50

Enclose a check or money order for the correct amount. The minimum is 15 words for \$3.00 the first time or \$7.50 three times for one week. Over 15 words, add 20¢ per word. For other rates, call The Sea Coast Echo at 601/467-5473. (Cost applies to one time only).

73 Help Wanted

\$1000's POSSIBLE. READING BOOKS. Part-time. At Home. Toll Free 1-800-218-9000 Ext. R-3930 for listings.

AVERAGE \$300 WEEKLY. Domino's Pizza drivers wanted. Must be 18 years old. Apply in person, Hwy 90, BSL.

BURGER KING DIAMONDHEAD: Now hiring dependable individuals for part-time employment. Apply in person from 8 a.m.-5 p.m. No phone calls please.

DEPENDABLE CARING AND TRUSTING individual capable of lifting & handling a 10 year old disabled child. Needed for after school care with some evenings & weekends. Only serious, qualified individuals apply. Call 255-4325, leave message.

EXPERIENCED HELP WANTED: Carpenters, cement finishers, heavy equipment operators, welder. Experienced only need apply. Call Brent at 601-533-0095.

HANCOCK MEDICAL CENTER has the following positions open: RN (Med/Surg) FT & PRN, 1 year experience preferred; CNA (MED/SURG) FT & PRN. At least 6 months hospital experience preferred. Interested parties should apply at Hancock Medical Center, 149 Drinkwater Blvd., or send a resume to P.O. Box 2790, Bay St. Louis, MS 39521-2790. Attn: Human Resources.

HOUSE PAINTERS NEEDED! Experienced only. Call after 4PM. 467-5935.

LABORERS EARN \$350-\$450 per week. Start today! Call 896-0085.

NEEDED IMMEDIATELY: First & second class commercial painters in the Gulf-coast area. Long-term work available. Apply at 11130 Canal Road, Gulfport. 832-1526.

NEED TRUCK DRIVER WITH CDL License. Call 255-9727.

PART-TIME HELP WANTED TO CLEAN house Monday - Friday. Local resident w/ references, phone and transportation. Call only after 5p.m., 467-2408.

PART TIME HELP NEEDED: PERSONAL care for handicapped male & light housework. 467-7671.

PUSHBOAT PILOTS
Vessels ranging from 600 H.P. to 3000 H.P., operating L.M.R., Ark, Missouri, Tenn-Tom, and I.C.W.-O.U.T.V. Necessary deckhand positions available. Competitive rates and benefits. No calls. Send resume to: South Coast Marine, Inc., P.O. Box 980, Madisonville, LA 70447.

SALES PERSON NEEDED FULL or part time. Apply in person between 10a.m.-5p.m. No phone calls please. Seymour Jewelry & Gifts, Markettown Shopping Center, B.S.L.

SECRETARY/RECEPTIONIST: Immediate opening, local professional business seeks full time Secretary/Receptionist. Working knowledge of WordPerfect and other office software required. Hours 8-5, Mon.-Fri. Salary negotiable. Send resumes to: B.J. c/o The Sea Coast Echo, P.O. Box 2009, Bay St. Louis, MS 39521-2009.

SHOEY'S
Now hiring full & part time. WAVELAND location only.

SITTER FOR ELDERLY LADY - Weekdays 10p.m.-5a.m.; Weekends 10a.m.-6p.m. and 10p.m.-5a.m. Call 467-7177 after 5p.m.

TAKING APPLICATIONS FOR Nursing Assistants for all shifts, housekeeping & laundry. Apply in person. Woodland Village, 5427 Gex Road, Diamondhead, MS. 255-4832.

UPSCALE SALON LOOKING FOR professional licensed assistant to help in busy salon. Paid salary plus commission. Also looking for experienced nail tech. Call Trendsetters at 467-6780 for interview.

WAREHOUSE EMPLOYEES WANTED - Apply at Coast Salvage, 942 Hwy. 90, Waveland.

KITCHEN HELP, NO EXPERIENCE necessary. Nights & week-ends. Apply, Nick's House of Catfish.

IMMEDIATE WORK: JANITORIAL worker in Hancock County. Work 3-4 hrs. per day. Clean and maintain machinery and general janitorial duties. Call for details! 896-1980. Never and applicant feel! Kelly Temporary Services. An Equal Opportunity Employer.

81 Appliances

NOW OPEN. APPLIANCE PARTS PLACE. Sales on new & used parts & appliances. Located on Hwy. 603, Div. of Dollar Rental. 467-9545.

REBUILT WASHERS AND DRYERS: Fully guaranteed. We have parts and do repair. We also buy used appliances. Bay Washers. 467-6122.

FOR SALE: REFRIGERATORS, FREEZERS, washers/dryers, OR rent to own. Dollar Rental. 467-9545.

SANTA CRUZ APPLIANCE SERVICE. Waveland. We service and repair all major appliances. Sales, trade parts, written warranty. 467-7378.

82 Antiques, Collectibles

INVENTORY REDUCTION SALE! American by Dollars & Sense, 211 Main St., B.S.L. 463-1030.

BEIST PLAIN

83 Items For Sale

4 PIECE PINE RANCH STYLE den set, blue & white plaid. Recently recovered, excellent condition. \$400. 467-7132.

COMMERCIAL CARPET STEAM CLEANING equipment for sale. Call 255-0993.

DUNE BUGGY: LOOKS GOOD, RUNS good, \$500. Call 467-9045.

FOR SALE: JOE WEIDER GYM SET with weights, good condition, 4 stations w/step machine. \$300. 467-6552 between 7AM-5PM, M-F.

LARGE, MAN'S JULY BIRTHSTONE RING, reduced! \$200. Call 255-1317.

LIKE NEW ORECK MOTEL SIZE upright, no attachments, \$150. 255-1317.

LIVE CRABS FOR SALE DAILY. Call between 12-4p.m. 467-6072.

MED. SIZE DOG CRATE, \$40. 255-1317.

NEED COMPUTER! NEED FINANCING. CALL (504)781-4809.

PENTIUM 133 COMPUTER 2.1GIGHD COMPUTER 32MG RAM, 33.6/modum, software loaded. Free internet package. Call (504)781-4809, Sildell.

PIANO FOR SALE: EXCELLENT condition. Zero down, assume low payments. See locally. 1-800-437-9757.

POOL TABLE - 4'x8" regulation size. You move, \$450 cash. 467-6246.

REMODELING: DOUBLE INSULATED WINDOW. 35x30, Excellent shape. 467-5030.

TWO PLATFORM ROCKERS in perfect condition, \$200 each. 601-533-7802.

VENTLESS FIREPLACE LOG SET, almost new, \$200. Call 255-5911.

WINDOW AIR CONDITIONERS FOR sale, all sizes priced right. Repairs 1/2 price. Units checked free. "Special" charged, clean, & serviced \$45. Used parts reasonable. Buy, sell or trade. 467-6849.

84 Furniture

DINING SET: MIRROR TOP TABLE, 2 Buffet Tables, Sectional Sofa w/brand new slip covers & other pieces. Very reasonable. 467-1602, 452-3550, Louise.

KING SIZE BED \$90; DOUBLE BED with boxcase \$70; large sofa sleeper, brown, \$80. All good condition. 255-8222.

MATTRESS SALE! FULL SETS \$50; king \$75; Waveland Furniture Liquidators. Coast largest selection of used hotel furniture: TV's, dressers, mirrors, stands, lamps, refrigerator, stove, washer, toilet, sinks, counter tops. Hundreds of antiques and classic records. 467-9727.

SAVE BIG! UP TO 50% OFF Inventory Reduction. Dollars & Sense, 211 Main St. 463-1030.

SOFA AND LOVE SEAT FOR SALE. Fair condition, \$200. Call 466-0998 after 7p.m.

85 Building Materials

CERAMIC TILE: Inter ceramic, Summitville, DAL, KPT, Laufen. 500,000 sq. ft. in stock. Attention: Builders, Floormen, special prices. 88¢ sq. ft. to \$1.80 sq. ft. 1-800-233-6702. FLOOR STORE, Sildell, 1725 Gause Blvd. off I-10, next to Smith & Jones, Buildmart.

METAL ROOFING/SIDING - 6 colors galv. to 24ft. length. 38" wide-28 ga. galv. 99¢ ft. Colors, \$1.19 ft. V-crimp & corrug. 64¢ ft. Ridge cap, rake & corner, purlins \$1.00 ft. Roofing/Siding from \$14.90 sq. Warehouse Sales, Sildell, LA Exit 263 I-10. 800-842-6646.

SURPLUS ROOFING & SIDING: MUST SALE! Mixed colors, 3-14 ft. only, 50¢/ft. 1-800-842-6646.

90 Pets

BASSET HOUND PUPPIES: PURE-BRED, registered, long-eared, short legs, tri-color. Vet checked, shots. 1-334-645-2142.

EXOTIC AND BEAUTIFUL 6' Columbian Boa. Docile & gentle. Good eater, healthy. Complete set-up, including tank and vivarium, hot rocks, too. \$250.00. Call 466-4868.

GORGEOUS COCKER SPANIEL PUPS, 100. 467-7972.

BAYOU JEWELERS & Watch Repair 466-0425

NOTICE ABANDONED VEHICLE

The following vehicle will be sold 30 days after the first publication:

1974 Chevrolet Impala
Vin.# 1157H5181452
1984 Toyota Mini Van
Vin.# JT4YR27V5E0005272
1979 Chrysler
Vin.# SS22K5R250482
1984 Datsun 280ZX
Vin.# GHL530000994
1984 Mercury
Vin.# F6H04H543484F
Tag: EJV 351
These vehicles will be sold on or after
May 12, 1997
Buildup Towing, Inc.
9028 Ladner St.
Bay St. Louis, MS 39520
601-467-3287
04/13; 04/20; 03/27/87

BEEN TURNED DOWN FOR A MOBILE HOME LOAN?

We have over a dozen lenders with 50 different programs!

CALL MR. YOUNG, Collect 601-388-7773

93 Yard Sale

CARPORT SALE: FURNITURE & collectibles. Sat/Sun, 4-12 & 4-13, 8am-4pm, 720 Dick St. off Waveland Ave.

DEADLINES FOR YARD, GARAGE SALES advertisements appearing in THURSDAY'S Editions of THE SEA COAST ECHO is 5 p.m. TUESDAYS.

EVERYDAY IS SALE DAY AT YOUR Bay St. Louis Goodwill Store, Bay Mall Shopping Center, Dunbar & Highway 90. Mon. thru Sat. 9 a.m. to 5 p.m. 467-7277.

IN STORE YARD SALE! Inventory Reduction, SAVE BIG! Dollars & Sense, 211 Main St., B.S.L. Sunday, 10a.m.-11a.m. 463-1030.

96 Wanted To Buy

ANTIQUES, COLLECTIBLES, TOOLS, dolls, furniture. One piece or house full. Call 467-2628 days.

QUICK CASH FOR ALMOST ANYTHING before yard sale hassel, moving or cleaning out. We buy households, furniture, antique, tools, toys, bric-a-brac, etc. Piece or house full. No answer leave message. 467-4857.

WE BUY (OLD) WATCHES, wrist, & pocket, rings, gold, estate pieces & cash. Bayou Jewelers. 466-0425.

127 RV Sites

BAYOU TALLA R.V. PARK: NOW OPEN! A new R.V. Park on 603 three miles north of I-10 Kiln, MS. We are now open and accepting campers. 30 and 50 amp full service sites available. Hard surfaced streets, town water, bath house and coin operated laundry. Telephone hook up to each site. Cable T.V. will be offered. Reasonable daily, weekly, or monthly rates available. Recreation area on Bayou Tallal, all sites well drained. Call 255-8001.

128 Boats & Motors

14 FT FIBERGLASS BOAT w/trailer/5 HP Sea King Motor, \$1,200. 467-9806.

1990 24' TRACKER PARTY BARGE, 1990 80 HP Evinrude, no trailer, \$4,500. 467-8343 or 466-2812.

20' LONE STAR OPEN CABIN Flotation Hull, VHF radio, 115 HP Evinrude, am/fm radio, tape player, Hummingbird depth finder, galvanized trailer, spare wheel & tire. Ready to go, \$3,250. 255-7669.

23 FT. SPORT CRAFT, 210 OMC, cuddy cabin, trailer, \$3,000. 467-1380.

39 FT. IRON BOAT: NEEDS CABIN, has 471 with 2 to 1 clutch, both rebuilt, \$5,000. 467-9517.

94 PRO 231 C.C.-26.5 FT. (Int), 30.5 ft. (o/l)-225 H.P., loaded, fish PK, S/W wash, F/W shwr., trim tabs, chart GPS, AM/FM, VHF, Dph finder, 60 hrs., shed strd (Pass Ch.Ms) (No Trlr) immaculate, \$23,750. (504)569-7260 (day), (504)935-0838 (night).

FOR SALE: 15' BASS BOAT, 50 Evinrude, trolling motor and fish finder, \$1,500 obo. 467-7759.

FOR SALE: 14' GLASSGLIDE BOAT, trailer, 9.9 Johnson Seahorse. \$1,000. Call 466-9275.

LIKE NEW 1993 21FT. ANSWER Craft fishing machine with 225 Mariner on Continental trailer, \$15,000. Call Herb, 467-0244 or 467-1374.

Watch Broken? BRING IT TO US! Bayou Jewelers & Watch Repair 634 Hwy. 90 • Waveland 466-0425

NOTICE ABANDONED VEHICLE

The following vehicle will be sold 30 days after the first publication:

1974 Chevrolet Impala
Vin.# 1157H5181452
1984 Toyota Mini Van
Vin.# JT4YR27V5E0005272
1979 Chrysler
Vin.# SS22K5R250482
1984 Datsun 280ZX
Vin.# GHL530000994
1984 Mercury
Vin.# F6H04H543484F
Tag: EJV 351
These vehicles will be sold on or after
May 12, 1997
Buildup Towing, Inc.
9028 Ladner St.
Bay St. Louis, MS 39520
601-467-3287
04/13; 04/20; 03/27/87

BEEN TURNED DOWN FOR A MOBILE HOME LOAN?

We have over a dozen lenders with 50 different programs!

CALL MR. YOUNG, Collect 601-388-7773

136 Automobiles

1932 CHEVROLET, 2 DOOR SPORT Sedan, Confederate model, wire wheels, good condition. Kept in garage for 38 years, runs. \$10,000 firm. 255-7702.

1980 OLDSMOBILE DELTA 88, 78,000 miles, tinted windows, excellent condition. \$2,185. 466-0397.

1991 FORD EXPLORER: FULLY LOADED, CD player, excellent condition, \$7,000. 467-5500 days. 467-3272 evenings.

'83 BRONCO, 4-WHEEL DR. AUTO, ac, cruise, fm cassette, great shape, \$3,500. 255-0493.

'93 MAZDA PROTOGE, 5-SP, loaded, \$7,300. Assume note of \$185 w/credit approval. 466-4665, 255-0493, 467-4266.

AUTO INSURANCE WITH MONTHLY PAYMENTS as low as \$24. Call Paul Smith Insurance Agency, 467-4607 or 467-1152.

C&R RED DOG SALVAGE SAYS It's Time for spring cleaning. We buy junkcars and other scrap metal. Top prices paid. Please call 255-1360.

FOR SALE: '90 HONDA ACCORD LX, at, pw, pb, good condition, runs well, \$4,500/obo. 467-4745 or 463-9396.

SEIZED CARS from \$175. Porsches, Cadillacs, Chevys, BMW's, Corvettes. Also Jeeps, 4WD's. Your area. Toll free 1-800-218-9000 Ext. A-3930.

138 Trucks, Vans

1978 JEEP CJ7, AUTOMATIC, V8 (RBLT), \$2,900/obo. 467-9837.

1986 DODGE MINIVAN, BURGANDY, A/C, radio, etc, \$3,200. 466-2767.

1995 CHEVROLET BLAZER SL. pwr. wdws, locks, remote entry. Teal gm, 4 dr, 49,000 mls, \$17,500. 466-4632.

1996 3500 DODGE RAM CLUB CAB, SLT Laramie package. 5 speed, turbo, comings, fully loaded. Has 5th wheel installed. 601-467-9420, leave message.

78 GMC DUMP TRUCK, EXCELLENT shape, \$5,500. 466-0303 or 466-5858.

95' TOYOTA 4 WD. AUTO., LOW mileage, mint condition. 467-3271.

CHEVY CONVERSION VAN (SHEEROD), 1986, AT, AC, CB, clean, PS, PB, good condition, \$4,750. 255-9409.

146 Rooms For Rent

PRIVATE ROOM, PRIVATE entrance, private bath. 255-9246.

147 Apt. For Rent

1 BEDROOM, ALL ELECTRIC, heat/air, carpet, stove, refrigerator, water included. In BSL. Starting \$300/month. \$200/deposit. Lease required. 467-9861, 467-9395.

EFFICIENCY APT. FOR RENT, utilities & cable included. 463-1709.

147 Apt. For Rent

APRIL FOOL'S SPECIAL. One month free rent. Two bedroom starting \$485/mo. San Miguel Apartments, Sildell. Call Marion B. Real Estate. 504-643-4447.

GULF GROVE APARTMENTS - 1, 2 and 3 bedrooms. \$100 deposit, ask about our 2 bedroom special. Corner of Hwy. 90 & Waveland Ave. Waveland. 467-3122.

OAK PARK APARTMENTS: Starting at \$450, unique 2 bedrooms with private patio or balcony. Open Monday-Friday, 9-5 P.M., Saturday appointments. \$200.00 deposit. 467-6882.

SIGNATURE LAKE APARTMENTS. One bedroom, starting at \$330; Two bedroom starting at \$375; Three bedroom at \$450. Section 8 welcome. Call about our move in special. 452-9901.

SUN SUITES EXTENDED STAY HOTEL. Fully equipped kitchen/bath, living area, laundromat, queen size beds, cable. No lease. Starting at \$139.99 wkly. 466-5251.

LAKEVIEW VILLA STUDIO CONDO, across from pro shop in Diamondhead. 255-5373.

148 Mobile Homes For Rent

1 2-BEDROOM, 1 3 BEDROOM partly furnished. Also, accepting Ms. Regional Housing Authority. 255-7480.

14X80 MOBILE HOME IN IDEAL trailer park for rent, 3/bedroom, 2/bath, \$450/month plus deposit. 601-798-7713.

27 FT. CAMPER TRAILER FOR RENT, Call 467-9698.

SMALL WATERFRONT 1BR MOBILE HOME. \$250 per month, deposit. Pet/ smoke free environment. Lawn care and water provided. 467-1380.

SMALL WATERFRONT 2BR/1BA mobile home with 10x10 storage. \$295 per month plus deposit. Pet/smoke free environment. Lawn care and water provided. 467-1380.

SAND & GRAVEL ♦ CLAY GRAVEL
FILL DIRT ♦ TOP SOIL ♦ LIMESTONE
Also Land Clearing, Bulldozer and Tractor Work
255-3082

**IS CREDIT A PROBLEM?
NOT AT CHUCK RYAN CARS!**
We can put you in a car, even with less than perfect credit!
Use your income tax refund as a down payment on your purchase of one of our many vehicles!
Stop by today and see our large selection of quality pre-owned vehicles.
18010 PINEVILLE RD • LONG BEACH
DAN HOLLINS
864-9706

SERVICE DIRECTORY
Home • Business • Legal
Domestic Services
To Place Your Ad Call 467-5473

FURNITURE REFINISHING
Quality Workmanship • Reasonable Prices
467-7392

PETE'S
Lots cleared, fill dirt, top soil, track, bog & dozer work
255-9727

BAILEY ELECTRIC COMPANY
Sales • Service
Installation
Heating, Air Conditioning and Electrical
467-9576
FREE ESTIMATES
24 HOUR SERVICE

YAMAHA 601-467-3234
Outboards
JACK'S MARINE SERVICE
1199 Highway 90 West
Bay St. Louis, MS

SAUCIER'S TRACTOR SERVICE
Dumptruck service, topsoil, fill dirt, fill sand, gravel, lot clearing.
STUMPGRINDING
L.J. Saucier 601/467-4720

JAMES TRUCKING & TRACTOR SERVICE
Yard Sand • Fill Sand • Clay
Top Soil • Gravel • Limestone
Serving the area for over 25 years: 467-3400

JEEP'S
Plumbing & Heating Service
Licensed Master Plumber
467-7495

R&B ROOFING
Experienced Roofers • Free Estimates
LICENSED & INSURED
255-8378

REDDITT
TERMITE EXPERT
MONTHLY SERVICE
FULL-LINE RETAIL OUTLET
DICK REDDITT
(601) 467-6266

149 Mobile

SHUD HOMESIN
888-208-3600

IN 1997 IF YOU V at the best price Homes, 378 Vote by Factory Out (504) 649-93 1-888-643-8332.

WANT A NEW H let Royer Homes, come true!! 1-800-

150 Unfur

2 BEDROOM, FRONT home, Camellia Dr. (504) 982-6033.

2 BEDROOM, 1 fenced yard, 70' \$550/month, 1-800-524-5355

3 BR/1 BA C \$535/mo. 3 Br/2 Home in PC of \$800/mo. Louisi

3BR/2BR, 1,600 deck, large yard, lovely Nichols \$750/month. (5

FOR RENT: TV BaySide Park, 466-0124.

GOOD NEIGH ROOMS, 1 1/2 teping, central l deposit. Call 4

LOOKING FO Ashman Moll 467-5454.

PEARLINGTON new carpet, \$ Will consider 533-7907.

PEARLINGTON bedroom, 1 b 533-7979 or (

SPANISH AC baths, central hook-ups, larg deposit & util

TWO BEDRO tral air/hp \$430/month p

TWO BEDRO newly refurb \$425/month 467-0985.

W

Cawfield-Mestayer



Mallory Mestayer

Dr. Richard Frederick Mestayer III of Diamondhead and Mrs. Marilyn Davis Mestayer of Bay St. Louis announce the engagement and forthcoming marriage of their daughter, Mallory Allen Mestayer, to Andrew Cawfield of Milton Florida, son of Mr. and Mrs. Peter Cawfield of Findlay, Ohio.

The bride-elect is a 1993 graduate of Our Lady Academy in Bay St. Louis. She was salutatorian of her class and president of the Student Council. She will graduate in May of this year from the United States Naval Academy, Annapolis, Md. She has been an All-American Sailor for the past three years.

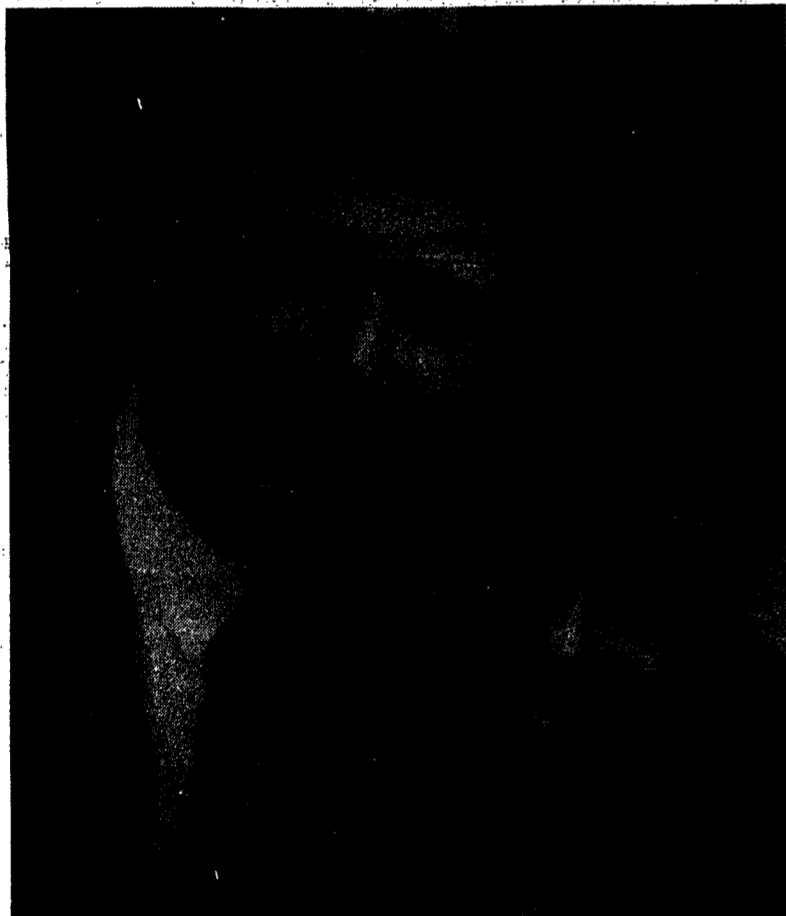
Her grandparents are Mrs. Richard F. Mestayer Jr. of Waveland and the late Mr. Mestayer, and Mrs. Russell C. Davis of Jackson and the late Mr. Davis.

The prospective groom is a 1991 graduate of White River Junction, Vermont, High School, where he was valedictorian of his class. He is a 1995 graduate of the U.S. Naval Academy in Annapolis. He is a Navy pilot.

His grandparents include Mr. and Mrs. Dale Cawfield of Kalamazoo, Wash. and Mrs. Helmi Jonasson of New Orleans.

The wedding will take place June 7, 1997 at Main Street United Methodist Church in Bay St. Louis.

Williams-McCoy



James McCoy and Carrie Williams

Colonel and Mrs. Clarence Williams announce the engagement and approaching marriage of their daughter, Miss Carrie Evelyn Williams to Mr. James Matthew McCoy, son of Mr. and Mrs. James Stewart McCoy of Wooster, Ohio.

Miss Williams is the granddaughter of the late Mrs. Mildred Acker and the niece of Mrs. Virgie Mae Acker, Ms. Gaynell and Mr. and Mrs. Rene Acker, all of Bay St. Louis.

The couple plans a July 12 wedding at McGaw Chapel, The College of Wooster, Ohio.

Ole Miss summer camp

Beginning June 22, Ole Miss will start its annual summer camps program for students of all ages. New workshops on sculpture, theater and leadership training have been added, as well as volleyball and soccer.

For information on a complete listing of summer camps, call (601) 232-7241.

The "WORD" for the Week

Dennis J. Prutow, Box 303, Sterling, KS 67579

Religion in America

"Religion is growing in importance among Americans, but morality is losing ground." Do you know who said that? It wasn't a frustrated preacher. It was veteran pollster George Gallup. He found that 90 percent of Americans believe in God and that 70 percent are church members.

But at the same time, Mr. Gallup reports that there is "very little difference (between) the behavior of the church and the unchurched in a wide range of items including lying, cheating and

pilferage."

Although many Americans consider themselves Christians, they do not live differently than non-Christians. These people have a habit of bending the truth. These professing Christians are willing to cheat on their husbands or wives. Many who belong to the church steal stamps, stationery, and yes, even money from their employers.

Are you in this category? I hope not. Though, people like this may think they are Christians, they probably aren't. God's Holy Spirit is not in them. If God's Holy Spirit were in them, they would see their lying, cheating and pilferage as sins against God.

They would repent of these offenses. Their lives would be different. Jesus said, when the Holy Spirit comes, "He, when He comes, will convict the world concerning sin" (John 16:8).

George Gallup pinpoints a significant need. Many people in America need to be awakened regarding their sin by God's Holy Spirit.

TO HEAR MORE ON THE SAME TOPIC
CALL TOLL FREE FOR THE
"MINI-MESSAGE OF THE WEEK"
1-800-777-0389

ANGELICAN

Anglican Chapel of Archbishop Robert Leighton
401 So. Necaise Ave.
466-2767

Bay St. Louis
St. George's Anglican Church
Hwy 90 & First St. Henderson Point
Pass Christian 467-4237

APOSTOLIC

Apostolic Church
Ave. B, Kin-Clock Rd.
Waveland 467-5856

Standard Apostolic Church
26456 Wolf Creek Rd.
Pass Christian 255-2931

ASSEMBLY OF GOD

Faith Assembly of God
Kiln 255-2567

Hwy 43
First Assembly of God
Waveland 467-7667

BAPTIST

Bay Side Baptist
7547 Hancock Dr.
467-0500

Calvary Independent Baptist
Longfellow Dr. Waveland 467-8546

Central Baptist
Bay St. Louis 467-0529

Diamondhead Baptist
Diamondhead Dr. N.
Diamondhead 255-3348

Fenton Community Church
Corner of Edwin Lader & Kiln Delisle Rd.
255-3255

First Baptist
Bay St. Louis 467-4005

Jeff Davis & St. Joseph
First Baptist Church
Franklin & Hancock St. Pearlinton

First Missionary Baptist
Sycamore St. Bay St. Louis 467-3193

First Southern Baptist
Pearlinton 533-7313

Lakeshore Baptist
Lakeshore Rd. Lakeshore

Little Zion Baptist
510 Central Ave. Waveland 467-6497

Macedonia Baptist
400 Morris St. Waveland

Morning Star Baptist
Sycamore & Watts
Bay St. Louis 466-4849

Mt. Chapel Baptist
721 Herlity St. Waveland

Old Spanish Trail Baptist
5078 Hwy 90 W. 467-4881

Riverside Baptist
6191 Epsy Dr. 452-7684

Shiloh Baptist
16327 Hwy 603 Kiln 255-1118

Shoreline Park Baptist
Waveland-Kiln Cut-off Rd. Bay St. Louis

Victory Baptist
Hwy 603 Kiln 255-1353

CATHOLIC

Annunciation Catholic
Kiln 255-1800

Our Lady of the Gulf
228 S. Beach Blvd.
Bay St. Louis 467-6509

St. Ann Catholic
Clermont Harbor
Bay St. Louis 467-4746

St. Clare Catholic
236 S. Beach Blvd.
Waveland 467-9275

St. John's Catholic
Lakeshore 467-4746

St. Joseph Catholic
Hwy 604 Pearlinton 533-7968

St. Matthew the Apostle
27074 St. Matthew Church Rd.
Pearlinton 255-7720

St. Rose de Lima
301 S. Necaise Bay St. Louis 467-7347

CHURCH OF CHRIST

Church of Christ
Bay St. Louis 467-9645

CHURCH OF GOD

Church of God
Bay St. Louis 467-0380

EPISCOPAL

Christ Episcopal
912 S. Beach Blvd.
Bay St. Louis 467-7757

St. Thomas Episcopal
5303 Diamondhead Cr.
Diamondhead 255-9213

Trinity Episcopal
Church St. Pass Christian

LUTHERAN

Grace Lutheran Church ELCA
19221 Pineridge Rd.
Long Beach 944-4248

Lutheran Church of the Pines
509 Hwy 90 Waveland 467-6771

METHODIST

Clermont Harbor United Methodist
Clermont Blvd. 533-7716

Diamondhead United Methodist
Diamondhead Community Center
255-8888

First United Methodist
628 E. Second St. Pass Christian

Greater Mt. Zion
African Methodist Episcopal
18223 So. Hwy 90 533-9076

Methodist Church United Methodist
Hwy 604 Pearlinton 533-7968

St. Paul's United Methodist
Hwy 604 Pearlinton 533-7968

St. Paul's United Methodist
Hwy 604 Pearlinton 533-7968

St. Paul's United Methodist
Hwy 604 Pearlinton 533-7968

St. Paul's United Methodist
Hwy 604 Pearlinton 533-7968

St. Paul's United Methodist
Hwy 604 Pearlinton 533-7968

St. Paul's United Methodist
Hwy 604 Pearlinton 533-7968

St. Paul's United Methodist
Hwy 604 Pearlinton 533-7968

St. Paul's United Methodist
Hwy 604 Pearlinton 533-7968

St. Paul's United Methodist
Hwy 604 Pearlinton 533-7968

While having a delightful dinner with some relatives, we were discussing the Bible and prayer with each other. One person mentioned that they pray every day but they didn't think that it was right to pray for little things in our everyday life. There are so many important things to pray for, they didn't want to bother God with insignificant requests. Another person mentioned that the Bible tells us to pray for everything; he then added, if a family was having dinner, how do you think a father would feel if one of the children wanted salt, but failed to ask him to pass it because they didn't want to bother him? I am sure the father would probably tell the child that passing the salt would be no bother and next time to let him know if they needed something. Our heavenly Father wants us to come to Him with all of our heart's desires. No prayer or request is too small or insignificant for God, and His love for us is endless.

Have no anxiety about anything, but in everything by prayer and supplication with thanksgiving let your requests be made known to God.
— R.S.V. Philippians 4:6

Paints & Varnishes

Hundreds of Colors Available
Experienced Staff to Help You
Find Your Match!

HUBBARD'S
PAINTS & VARNISHES
467-4494 • HRS. • M-S 8-5

Bay Carpet & Interiors

"The Carpet Experts" • We Make House Calls
467-5000

304-D Chocow Village, Waveland, MS (Facing Delchamps)

Television Electronics
Furniture

Jewelry
Appliances
Computers

BABER'S LEASING
Michael Parker

LAKESHORE
BODY SHOP
467-1535

LOWER BAY RD. • LAKESHORE, MS. (1 1/2 Mile from Hwy. 90)

Worship With
Your Family
This Week!

THE PEOPLES BANK
"We People Bank"

Bay St. Louis 467-9296

Diamondhead 255-4450

Pass Christian 867-2269

Locations from Diamondhead to Ocean Springs

HANCOCK
INSURANCE AGENCY
SERVING THE GULF COAST SINCE 1924

Betsy Ashman
114 Main St. PO Box 270
Bay St. Louis, MS 39520-0270
601/467-5496

Merchants Bank
Serving The Gulf Coast Since 1908

Performance
1249 Hwy. 90
Oil Change & Tune Up 30 Min.
TUNE-UPS
10 MINUTE OIL CHANGE
Change Oil & Filter • Lube Chassis • Top Oil Field Leaks
Check Wipers & A/C Filter • Vacuum Vehicle • Radiators
Flushed • Transmission Service • Brake • Hoses • Brakes

VISA & MASTERCARD ACCEPTED
MONTI ELECTRIC SUPPLY, INC.
117 Hwy. 90, Waveland
Open 7:30-5:00 M-F • Sat. 9-12

This Space Available
To Advertise
Call
467-5474

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

McDonald's

322 HWY. 90 • WAVELAND • 467-1254

Dub Herring
Chrysler

809 Hwy. 43 S. • 799-3110

1-800-796-5337 Picaune

"THAT'S A GOOD
CHRYSLER, PAW PAW!" Dodge

JIM BLOUNT'S
Floor Covering

CARPET • VINYL • TILE • WOOD

CARPET AS LOW AS \$10.95 INSTALLED!

INCLUDING 1/2" PAD

310 COLEMAN • WAVELAND • 466-3444

This Space Available
To Advertise
Call
467-5474

D&K Quick Stops & Deli's

81 SPUR Hwy. 603, Kiln, MS • 255-3212

82 CHEVROLET Hwy. 603, Waveland, MS • 466-4337

84 CHEVROLET Hwy. 60 & Blue Meadows, Bay St. Louis, MS • 467-2482

CHICKEN SPECIALS:
10-Pc. Box Only \$5.49!

SAM'S AIR CONDITIONING

467-0949

LICENSED ELECTRICIAN

All Work Guaranteed

UNION
PLANTERS
BANK

Telephone: (601) 467-8282

Facsimile: (601) 467-3135

Post Office Box 2219

827 Highway 90

Bay St. Louis, MS 39521-2219

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

Worship With
Your Family
This Week!

St. Mark's African

Methodist Episcopal
741 Dufour Road Waveland 864-4739

St. Roch United Methodist Church
301 Herlity Street Waveland

Valena C. Jones United Methodist
248 Sycamore St. 467-9629

Waveland United Methodist
Vacation Ln. Waveland 467-6931

MORMON

Church of Jesus Christ
of Latter Day Saints

McLaurin Ave. Waveland 467-5009

NON-DENOMINATIONAL
Christ Family Worship Center

Pearlington Community Center
Pearlington 533-5527

Church of the Lord Jesus Christ
6168 W. Kemper Bayside Park

Dominion Christian Fellowship
619 Central Avenue 467-6140

Harvest Time Church
9113 Kiln-Delisle Rd. 255-2097

Power House of Deliverance
264 1/2 Washington Ave. 466-3841

Word of Faith Christian Fellowship
1399 Old Spanish Trail 467-4488

PENTECOSTAL
First United Pentecostal

Old Spanish Trail Waveland 467-3575

SAV-A-CENTER

doing MORE for you...

WESTERN GRAIN FED BEEF 1/8" TRIM

**Boneless
Rump Roast**

\$1.79
LB.

SAVE! 1.10 PER LB.

BEEF
IT'S WHAT'S FOR DINNER

**Tyson Fresh
Fryer Breast
Quarters**

\$1.00
LB.

SAVE! 89¢ PER LB.

48 OZ. BTL. • PURITAN OIL,
CRISCO NATURAL BLEND OIL OR

**Crisco
Vegetable Oil**

3 \$5
FOR

LIMIT 3
PLEASE

SAVE! 1.56 ON THREE

WESTERN GRAIN FED BEEF, 14-17 LB. AVG.

**Whole Boneless
New York Strip**

\$2.99
LB.

SAVE! 1.00 PER LB.

BEEF
IT'S WHAT'S FOR DINNER

**5 Lb. Bag Frozen
Farmer's Select
French Fries**

\$1.00

LIMIT 2
PLEASE

SAVE! 49¢ OR MORE

**Farmer's
SELECT**
REGULAR CUT
FRENCH FRIED POTATOES

FANCY

**Florida Yellow
Sweet Corn**

10 \$2
EARS

SAVE! 1.20 PER 10 EARS



**9 Roll Pkg. Big Squeeze
Charmin
Soft Tissue**

\$4.00

LIMIT 1
PLEASE

SAVE! 1.25 OR MORE



12 OZ. CANS DIET COKE, BARQ'S,
SPRITE, DR. PEPPER OR

**6 Pack
Coca Cola**

4 \$5
FOR

LIMIT 4
PLEASE


SAVE! 3.00 OR MORE ON 4



DOUBLE MANUFACTURERS' COUPONS EVERY DAY
5% Discount for Senior Citizens Every Wednesday
Prices in this ad are effective at
21 Hardy Court, Gulfport, MS
410 Highway 90, Waveland, MS
200 E. Beach Blvd., Long Beach, MS

13 14 15 16 17 18 19

11.5-13 OZ. BAG • LIGHT ROAST, DARK ROAST, FRENCH ROAST OR BALANCED BLEND



Eight O'Clock Coffee

\$2.00

EACH

LIMIT 3 PLEASE

17.3-18 OZ. JAR • SIMPLY JIF CREAMY • CRUNCHY • REDUCED FAT




Jif Peanut Butter

\$2.33

FOR

LIMIT 2 PLEASE

8 OZ. BOX • LIMIT 3 PLEASE • JAMBALAYA, RED BEAN SEASONING MIX OR




Zatarain's Creole Dirty Rice Mix

\$1.00

LIMIT 3 PLEASE

7.8 OZ. BOX • CHEESE SCALLOPED • SOUR CREAM & CHIVE • CHEDDAR & BACON • AU GRATIN




Pillsbury Hungry Jack Potatoes

\$1.00

LIMIT 2 PLEASE

7 OZ. BOX • THIN SPAGHETTI, VERMICELLI OR



Skinner Spaghetti

3 \$1

FOR

12-14.25 OZ. BOX • TRI-X • FROSTED CHEERIOS OR




General Mills Cinnamon Toast Crunch Cereal

2 \$5

FOR


26 OZ. JAR • MEAT • MUSHROOM • MARINARA • TRADITIONAL



America's Choice Pasta Sauce

\$1.00

5 OZ. BAKED CHIPS OR 9 OZ.



Lay's Potato Chips

4 \$5

FOR

80 CT. PKG. • SCENTED OR UNSCENTED America's Choice Baby Wipes	8.5 OZ. PKG. • 3 PACK NATURAL OR BUTTER Healthy Choice Popcorn	40 OZ. CAN America's Choice Pork & Beans	3.5 OZ. AUTOMATIC Clorox Toilet Cleaner	BLEACH & BLUE Clorox Toilet Cleaner	9 OZ. Golden Flake Tostitos
12 OZ. CAN Spam Luncheon Meat	12 OZ. PKG. • ALL VARIETIES Master Choice Cookies	30.7 OZ. JUG Master Choice Spring Water	20 LB. Scoop Away Cat Litter	20 OZ. ASSORTED Famous Amos Creme Cookies	15 OZ. Pace Picante Sauce
16 OZ. CAN Bruce's Whole Yams	18 OZ. JAR America's Choice Grape Jelly	250 CT. BOX America's Choice Facial Tissue	200 SQ. FT. America's Choice Aluminum Foil	16 OZ. OATMEAL PIES OR 12 OZ. Little Debbie Fudge Brownies	10 OZ. BAG LOW FAT ASSORTED Murray Snaps
\$2.50	2 \$5	\$1	2 \$5	\$3	2 \$3
2 \$3	2 \$3	2 \$1	\$6	2 \$4	2 \$5
3 \$2	\$1	2 \$3	\$4	\$1	3 \$5

DELICIOUS

FRESH BAKERY

Buy 2 Del. Pizzas & Get a 2 Liter Coca Cola



ALL VARIETIES OF PIZZAS

FREE!

MADE FROM SCRATCH




7 Inch Pudding Cakes

MIX & MATCH ALL VARIETIES

2 \$5

FOR

BACK BY POPULAR DEMAND
MINI PITA BREAD




8 Oz. Pitettes

CHOOSE VEGAN, MEAT, SEAFOOD, OR CHICKEN

BUY ONE GET ONE FREE

MADE FRESH BY US 8 INCH



Strawberry Shortcakes

MOIST & DELICIOUS

\$2.99

DELICIOUS

FRESH BAKERY

15 OZ. BTL • AS CONDITIONER
Suave Shampoo

50 CT. PKG. • C
Advil Tablets

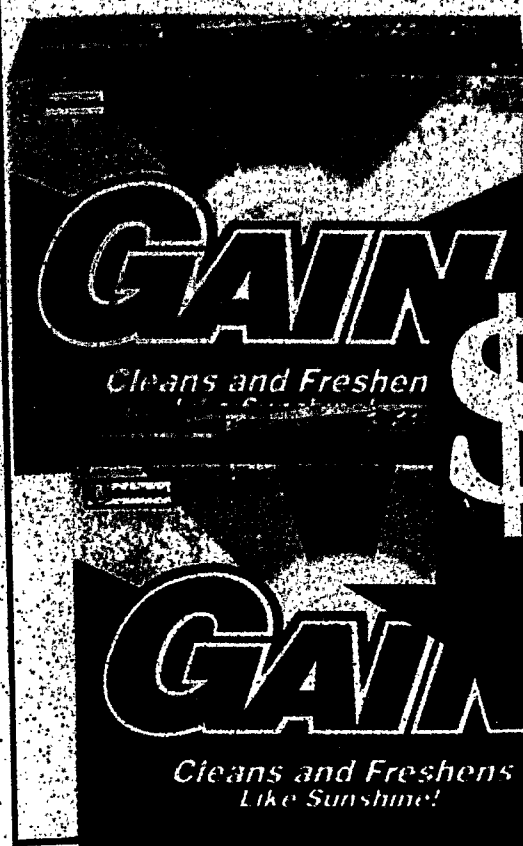
64 OZ. PKG. •
Colgate Toothpaste

America's Choice
12" PIZZA

10 OZ. BAG
Pepperoni
Garlic

16 OZ. BAG
Pasta

POWDER LAUNDRY DETERGENT
W/BLEACH 87 OZ. BOX • OR 83 OZ. BOX

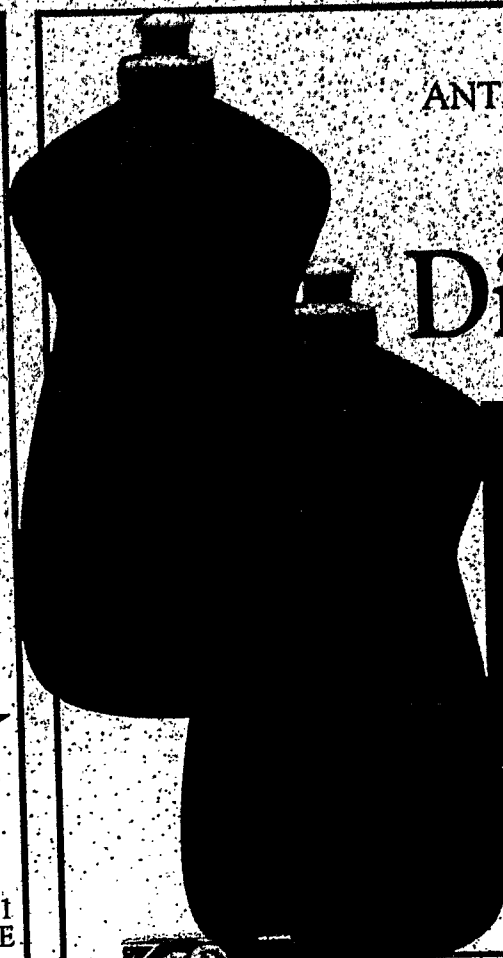


Gain

\$5.00

LIMIT 1
PLEASE

28 OZ. BTL. • ORIGINAL
ANTIBACTERIAL, MTN. SPRING, LEMON

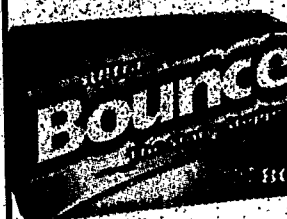


Dawn Ultra Dish Detergent

2 \$5

FOR

80 CT. PKG. • GENTLE BREEZE, FREE,
ORIGINAL SCENTED



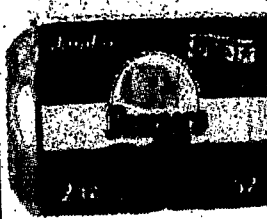
Bounce

Softener
Sheets

\$3.00

LIMIT 1
PLEASE

SIZE 1-40 CT. PKG. • SIZE 2-34 CT.
PKG. • SIZE 3-28 CT. PKG. • SIZE 4-24
CT. PKG. • SIZE 5-22 CT. PKG.



Pampers

Diapers

\$6.00

LIMIT 2
PLEASE

PORCELAIN CHINA

4-PIECE PLACE SETTING

\$1.99

DINNER PLATE • CUP • SAUCER • SALAD PLATE WITH EVERY \$30 ADDITIONAL PURCHASE
WITH EVERY \$15 ADDITIONAL PURCHASE \$3.99 • WITH NO ADDITIONAL PURCHASE 6.99
MATCHING COMPLETE PLACE SETTINGS AT GREAT SAVINGS! NO ADDITIONAL PURCHASES REQUIRED.

16 OZ. BOX

Ritz Crackers

2 \$4

FOR



CLASSIC COKE, DIEZ COKE, SPRITE, BARQ'S OR 100% PEPPER
2 Liter
Coca Cola **88¢**

ASSORTED FLAVORS
32 oz.
Powerade **99¢**

12 OZ. CANS
24 Pack
Miller Lite **\$14.49**

12 OZ. N.R. BTL. • BUD LIGHT OR
12 Pack
Budweiser **\$7.49**

12 OZ. CANS
24 Pack
Coors Light **\$14.39**

12 OZ. CANS
12 Pack Busch
or Busch Light **\$5.99**

14 OZ. CANS
12 Pack Old
Milwaukee **\$5.69**

Cooking with Ambrosia

Honey Baked Marinated Chicken



Chef Buster
Ambrosia

6 to 8 Whole Chicken Breasts
3 Tbsp. Worcestershire Sauce
1/2 Cup Chicken Stock
1/2 Cup Honey
1/4 Cup White Wine
3 Tbsp. Yellow Mustard
1/4 Cup Orange Juice
1/4 Cup Olive Oil
1 Tsp. Garlic Sliced
1 Pinch Red Pepper
Salt & Pepper

Into a bowl or casserole dish combine the worcestershire sauce, chicken stock, honey white wine, mustard, orange juice, olive oil, garlic and red pepper. Add the chicken breasts making sure they are covered with the marinade. Marinate overnight. When ready to cook, salt & pepper the breasts. Place into a casserole dish, skin side up with a little marinade into a 375° oven and brown. Once brown, reduce the oven to 325° and finish cooking, basting every so often for 25 to 30 minutes or until done. Place the marinade you have left into a sauce pan and cook on high heat. When it comes to a boil, reduce heat to medium and cook for 4 to 5 minutes. Serve the chicken topped with some sauce for a great enjoyable taste.

ENJOY!!! Listen to Cooking With Ambrosia on WVL Radio 870 AM Sunday 10 am-12 noon. Sponsored in part by Sav-A-Center

15 OZ. BTL. • ASSORTED VARIETIES
CONDITIONER OR
Suave Shampoo **\$1**

50 CT. PKG. • CAPLETS OR
Advil Tablets **\$5**

6.4 OZ. PKG. • ASSORTED VARIETIES
Colgate Toothpaste **\$2**

16 OZ. PKG. • HEALTH PRIDE
PEROXIDE OR
Rubbing Alcohol **2 \$1**

16 OZ. BTL. • HEALTH PRIDE
Saline Solution **2 \$3**

6 CT. PKG. • ANTACID
Pepcid AC **\$3**

4 PK. • SALE PRICE \$3.00
Energizer AA Batteries **\$2**

24 CT. PKG. • 100 SP. OR 200 SP.
SALE PRICE 2 FOR \$6
Fuji Film **2 \$5**

AMERICA'S CHOICE • SMALL
• MEDIUM • LARGE
Latex Gloves **\$1**

12 OZ. N.R. BOTTLES
6 Pack Michelob **\$3.99**

12 OZ. N.R. BOTTLES
4 Pack Seagram's
Wine Coolers **2 \$6**

6 OZ.
Golden Flake Potato Chips **\$1**

16 OZ.
Keebler Club Crackers **2 \$5**

FROZEN FOODS

From diet meals to desserts... if it's frozen, we have it!



8 OZ.
Cool Whip
Dessert
Topping

\$1.00

LIMIT 3
PLEASE

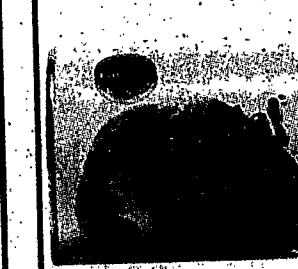


10.5 OZ. ASSORTED
Banquet
Frozen
Dinners

\$1.00

FRESH DAIRY

Fresh from the farm to your table everyday!



10.8 OZ. ASSORTED VARIETIES
Pillsbury
Grands
Biscuits

3 \$2

LIMIT 3
PLEASE



1 GALLON FLORIDA CITRUS/
CALIFORNIA STYLE
Sunny
Delight
Citrus Punch

2 \$5

America's Choice **\$3**
12" Pizza

1/2 OZ. LONG BRANCH OR
Inland Valley **2 \$3**
Fajita Fries

1/2 GALLON
America's Choice **2 \$3**
Ice Cream

10 OZ. GARLIC/PARMESAN GARLIC
Pepperidge Farm **3 \$5**
Garlic Bread

Tombstone **2 \$7**
12" Pizza

6 OZ.
Chun King **4 \$5**
Egg Rolls

America's Choice **\$1**
Pouches

Red Baron **2 \$4**
Pouches

1/2 GALLON
Snackwell **\$3**
Ice Cream

U.S. GOV'T INSPECTED FRESH
APPROX. 10 LB. PKG.

**Fryer Leg
Quarters**

48¢
LB.

SAVE! 21¢ PER LB.

The Butcher Shop



SPRING WATER
FARMS
Fresh
Catfish Fillets

\$3.59
LB.



1 LB. PKG.
GREAT FOR GUMBO
Pride-N-Joy
Peeled Shrimp

\$2.99
LB.



12 OZ. PKG.
FLEUR DE LIS
Louisiana
Crawfish Tails

\$4.69
LB.



MARSHALL DURBIN IQF BREAST TENDER OR

**Boneless
Fryer Breast**

SAVE! 1.00 PER PKG.

\$5.99
2 1/2 LB.
BAG



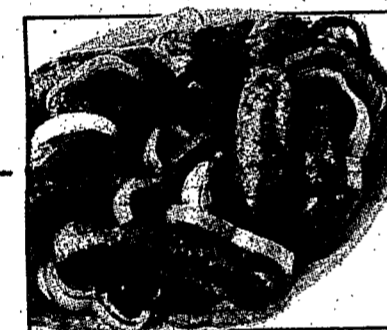
FRESH STORE MADE

**Ground
Beef Patties**

SAVE! 70¢ PER LB.

1.29
LB.

IT'S WHAT'S FOR DINNER!



1 LB. PKG. ORIGINAL, LITE OR BEEF

**Eckrich
Smoked Sausage**

SAVE! 50% OR MORE

**BUY ONE
GET ONE
FREE**

FANCY

**1 Lb. Pkg.
California
Strawberries**

2\$3
FOR

1/2 FLAT RED RIPE
Strawberries

\$5.99
LB.

1 LB. PKG. RED RIPE WITH STEMS
GREAT FOR DIPPING

California Strawberries

\$2.99
LB.

SAVE! 98¢ ON TWO

YOU JUST HAVE TO TRY THEM THE TASTE IS
OUTSTANDING

**Hot House
Creole Tomatoes**

SAVE! 50¢ LB.

\$1.99
LB.

RED RIPE & SWEET

**1/2 or 1/4's
Watermelon**

SAVE! 50¢ LB.

The Farm



*Don't Forget
Your Secretary...*

National Secretary's Week
April 20th through 26th.

**"Secretary's Day,
Wednesday, April 23rd"**

ORGANIC
PRODUCT

THU
APRI

INS
E

Business
Casio Ne
Classified
Sports

**Coal
mee**

The
Coalition
at 7 p.m.
Annex o
in Wave
Topic
will be f
and prio
For
call. All
467-114

Sum

St. R
sponsor
camp fo
Regi
day and
19 from
St. Ros
301 S. 1
St. Loui
The
be six w
7:30 a.
Fee for
their or
open w
number
ister
Yola
in char

Try

Fast
journal
ages 11
tryouts
day. Ar
Chel
contact
467-114

Vol

Vol

Vol

Vol

Vol

Vol

Vol

Vol

Vol

Vol

Vol

Vol

Vol

Vol

Vol

Vol

Vol

Vol

Vol

Vol

Vol

Vol

Vol

Vol

Vol

Vol

Vol

Vol

Vol

Vol

Vol

Vol

Vol

Vol

Vol

Vol